

## 2022 Medicare Supplement Loss Ratios

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**2023**

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## INTRODUCTION

Included in this report are the 2022 loss ratios on Medicare supplement business as reported to the NAIC.

Reporting of these loss ratios, on forms conforming to those developed by the NAIC, is required by the federal Medicare Catastrophic Coverage Act of 1988 (Public Law 100-360). Although major provisions of the Act were repealed one year later, this reporting requirement was left intact. The data reported are utilized by state insurance departments to help evaluate insurers' compliance with loss ratio standards for Medicare supplement policies. A copy of the experience exhibit, which is used to collect the data, is included. The filing deadline for the 2022 exhibit was March 1, 2023. This exhibit is submitted by companies filing the health, life, and property/casualty (P/C) annual statement blanks.

This report shows direct premiums earned, market share, direct claims incurred, loss ratios, and the number of covered lives on a countrywide basis for 4,682 filings by 329 insurers filing Medicare Supplement Insurance Experience Exhibits with the NAIC. The report lists companies in descending order of direct premiums earned and in alphabetical order by name. The report also shows insurers' experience separately for: 1) individual policies issued through 2019; 2) individual policies issued in 2020, 2021, and 2022; 3) total individual policies; 4) group policies issued through 2019; 5) group policies issued in 2020, 2021, and 2022; 6) total group policies; and 7) total individual and group policies.

Also included at the beginning of the report is a table presenting aggregated data for all companies reporting. Insurers reported total direct premiums earned in 2022 of \$34.8 billion, with direct claims incurred of \$28.0 billion for all Medicare supplement policies. This resulted in a 80.4% loss ratio. A second table presents a 10-year summary of totals for the years 2013 through 2022. This table reflects the numbers reported in prior-year *Medicare Supplement Loss Ratio Reports*. Because companies report this data on a year-to-year basis, there might be some differences between the current-year data and historical data.

The majority of the Medicare supplement insurance market is written through individual policies. Total direct premiums earned for individual policies were \$25.8 billion, with direct claims incurred of \$20.6 billion in 2022. This resulted in a 79.9% loss ratio. The loss ratio for individual policies issued through 2019 was slightly lower, at 78.4%. The loss ratio for individual policies issued in 2020, 2021, and 2022 was higher, at 85.0%.

Total direct premiums earned for all group policies in 2022 were \$9.0 billion, with total direct claims incurred of \$7.4 billion, resulting in a 81.9% loss ratio. The loss ratio for group policies issued through 2019 was slightly lower, at 81.5%; whereas, the loss ratio for group policies issued in 2020, 2021, and 2022 was slightly higher, at 84.0%.

Beginning with the 1994 filings, companies are to report the number of covered lives for each policy form. Total covered lives reported in 2022 for individual and group policies was just over 13.8 million. In the event that a company has exited this business or was unable to provide the number of covered lives, zeros appear.

A market share report containing the top 10 companies by direct premiums earned doing business in each state is included in this publication. A map and report with the number of covered lives by state is included in the Summary section. The Company Index includes all 329 insurers, summary totals for each company's premiums and the number of covered lives for those years prior to 2019, and a summary total for premiums and the number of covered lives for the years 2020, 2021, and 2022.

### **Qualifications**

The accuracy of the reports included in this publication is dependent on the accuracy of the information contained in the exhibits filed by insurers. Even though the data elements used to prepare the reports are extracted from exhibits filed with the NAIC, the NAIC cannot verify or guarantee their accuracy.

While the NAIC exercises a great deal of care in capturing data from these exhibits and producing these reports, as with any statistical project of a significant magnitude, errors can occur. Consequently, the NAIC makes no representations or warranties with respect to the accuracy of the data and statistics in this report.

**Please send any questions regarding this report to [researchrequest@naic.org](mailto:researchrequest@naic.org). Links to this report and other NAIC reports can be found on the NAIC website at: [NAIC Publications](#).**

# **MEDICARE SUPPLEMENT INSURANCE EXPERIENCE SUMMARY**

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE SUMMARY**  
**U.S. and U.S. Territories**

	Direct Premiums Earned	Direct Claims Incurred	Direct Claims Incurred To Premium Earned
Experience on Individual Policies Issued in 2018:	20,000,111,206	15,684,420,555	78.42%
Experience on Individual Policies Issued in 2020, 2021 and 2022:	5,796,407,418	4,929,572,342	85.05%
Experience on Total Individual Policies:	<u>25,796,518,624</u>	<u>20,613,992,897</u>	<u>79.91%</u>
Experience on Group Policies Issued through 2018:	7,343,613,911	5,981,630,734	81.45%
Experience on Group Policies Issued in 2020, 2021 and 2022:	1,673,357,602	1,406,229,156	84.04%
Experience on Total Group Policies	<u>9,016,971,513</u>	<u>7,387,859,890</u>	<u>81.93%</u>
Experience on Total Individual and Group Policies:	<u>34,813,490,137</u>	<u>28,001,852,787</u>	<u>80.4%</u>



**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE SUMMARY  
U.S. and U.S. Territories**

**TEN YEAR SUMMARY**

	<u>Direct Premiums Earned (000's)</u>	<u>Direct Claims Incurred (000's)</u>	<u>Direct Claims Incurred to Premiums Earned</u>
<b>Experience on Total Individual Policies Issued :</b>			
2013	17,739,081	13,521,662	76.2%
2014	18,546,607	14,069,529	75.9%
2015	19,441,936	15,008,885	77.2%
2016	20,620,399	15,943,366	77.3%
2017	21,987,794	16,910,785	76.9%
2018	22,943,588	18,019,669	78.5%
2019	24,148,414	19,379,051	80.2%
2020	25,036,948	18,095,315	72.3%
2021	25,511,590	19,635,883	77.0%
2022	25,796,519	20,613,993	79.9%
<b>Experience on Total Group Policies Issued:</b>			
2013	5,662,504	4,479,003	79.1%
2014	6,213,976	4,889,380	78.7%
2015	6,822,324	5,334,041	78.2%
2016	7,459,815	5,899,968	79.1%
2017	7,898,490	6,310,668	79.9%
2018	8,405,893	6,708,865	79.8%
2019	8,735,467	7,091,013	81.2%
2020	8,728,038	6,323,403	72.4%
2021	8,767,305	6,862,225	78.3%
2022	9,016,972	7,387,860	81.9%
<b>Experience on Total Individual and Group Policies Issued:</b>			
2013	23,401,585	18,000,665	76.9%
2014	24,760,583	18,958,909	76.6%
2015	26,264,260	20,342,926	77.5%
2016	28,080,214	21,843,334	77.8%
2017	29,886,284	23,221,454	77.7%
2018	31,349,481	24,728,535	78.9%
2019	32,883,881	26,470,064	80.5%
2020	33,764,986	24,418,718	72.3%
2021	34,278,895	26,498,108	77.3%
2022	34,813,490	28,001,853	80.4%

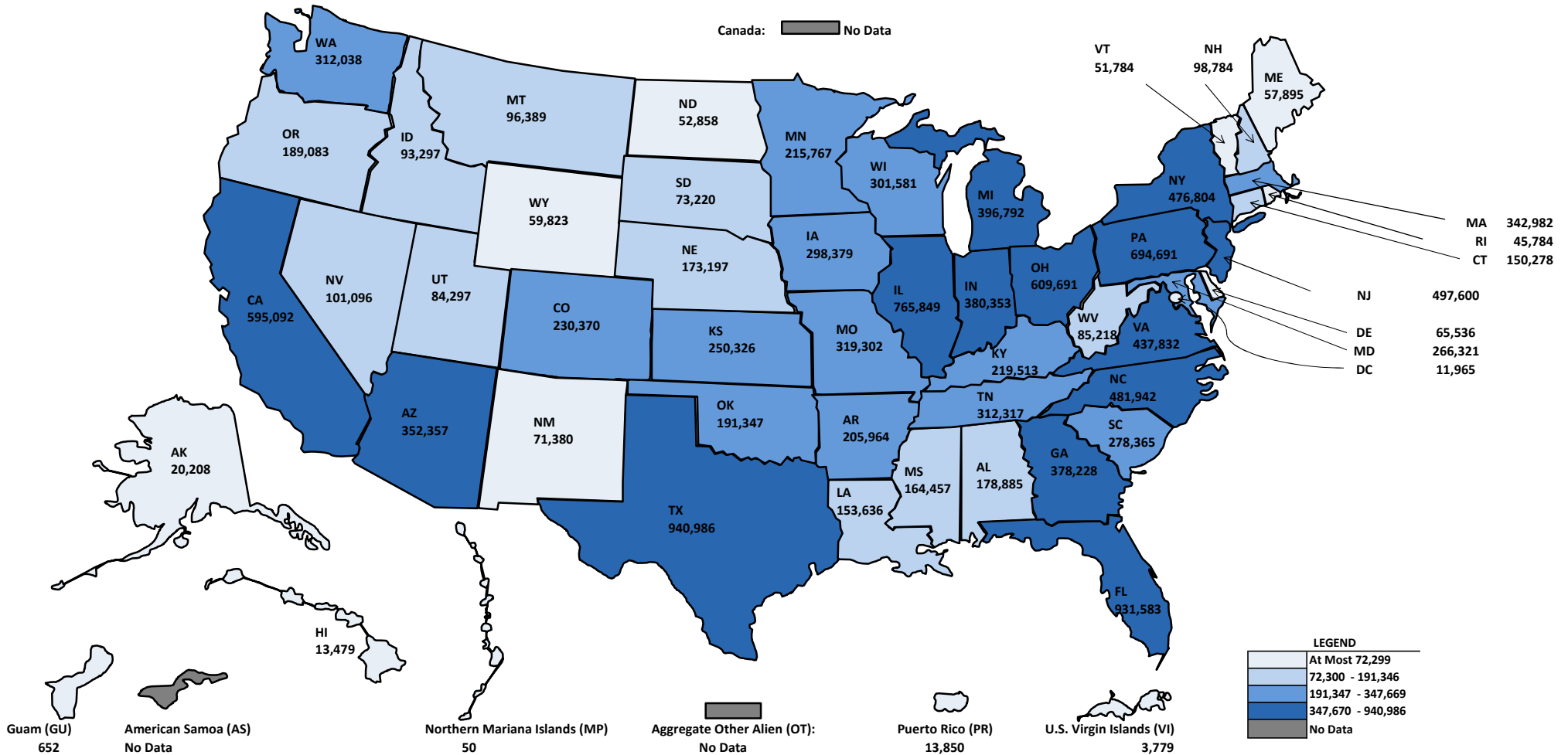
**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**  
**BY STATE TOTALS**

State Name	Actual Earned Premiums	Number of Lives Covered	State Name	Actual Earned Premiums	Number of Lives Covered
ALABAMA	413,027,609	178,885	ALASKA	44,863,953	20,208
ARIZONA	858,767,774	352,357	ARKANSAS	438,660,322	205,964
CALIFORNIA	1,560,635,216	595,092	COLORADO	532,311,245	230,370
CONNECTICUT	378,047,274	150,278	DELAWARE	160,671,405	65,536
DISTRICT OF COLUMBIA	28,203,236	11,965	FLORIDA	2,544,744,840	931,583
GEORGIA	921,920,043	378,228	GUAM	1,146,560	652
HAWAII	30,180,360	13,479	IDAHO	225,307,712	93,297
ILLINOIS	2,023,152,265	765,849	INDIANA	944,416,683	380,353
IOWA	766,211,828	298,379	KANSAS	633,775,700	250,326
KENTUCKY	548,648,264	219,513	LOUISIANA	377,278,276	153,636
MAINE	157,155,327	57,895	MARYLAND	728,829,227	266,321
MASSACHUSETTS	862,332,228	342,982	MICHIGAN	1,005,216,671	396,792
MINNESOTA	664,687,497	215,767	MISSISSIPPI	407,691,784	164,457
MISSOURI	816,471,601	319,302	MONTANA	223,396,073	96,389
N MARIANA ISLANDS	85,884	50	NEBRASKA	435,867,050	173,197
NEVADA	260,913,787	101,096	NEW HAMPSHIRE	253,175,779	98,784
NEW JERSEY	1,339,816,066	497,600	NEW MEXICO	158,793,173	71,380
NEW YORK	1,453,351,678	476,804	NORTH CAROLINA	1,142,558,602	481,942
NORTH DAKOTA	138,458,980	52,858	OHIO	1,443,338,093	609,691
OKLAHOMA	454,275,400	191,347	OREGON	473,933,598	189,083
PENNSYLVANIA	1,631,662,246	694,691	PUERTO RICO	23,571,295	13,850
RHODE ISLAND	116,111,481	45,784	SOUTH CAROLINA	641,895,292	278,365
SOUTH DAKOTA	173,125,586	73,220	TENNESSEE	747,651,014	312,317
TEXAS	2,320,488,441	940,986	U.S. VIRGIN ISLANDS	7,459,243	3,779
UTAH	197,724,586	84,297	VERMONT	119,740,075	51,784
VIRGINIA	1,023,395,227	437,832	WASHINGTON	783,049,310	312,038
WEST VIRGINIA	218,915,531	85,218	WISCONSIN	816,171,919	301,581
WYOMING	140,209,828	59,823			
Total for All States:			34,813,490,137	13,795,252	

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# Medicare Supplement Insurance Experience Exhibit

2022 Number of Covered Lives by States



Minimum	1st Quartile	2nd Quartile	3rd Quartile	Maximum
50	72,300	191,347	347,670	940,986

**INDIVIDUAL POLICIES ISSUED THROUGH 2019  
BY DIRECT PREMIUMS EARNED**

September 28, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED THROUGH 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
UnitedHealthcare Ins Co	CT	79413	707	2,894,062,507	14.470	2,333,710,578	80.6	959,985
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,376,961,148	6.885	1,039,970,700	75.5	433,668
United Of Omaha Life Ins Co	NE	69868	261	709,327,696	3.547	501,905,224	70.8	185,171
Omaha Ins Co	NE	13100	261	659,378,428	3.297	525,542,089	79.7	239,388
Mutual Of Omaha Ins Co	NE	71412	261	555,101,210	2.775	423,203,824	76.2	170,908
United World Life Ins Co	NE	72850	261	508,226,223	2.541	421,620,509	83.0	195,129
Continental Life Ins Co Brentwood	TN	68500	1	429,159,302	2.146	337,957,686	78.7	149,328
BCBS of MA	MA	53228	3637	421,419,757	2.107	385,455,111	91.5	157,830
Wellmark Inc	IA	88848	770	406,097,904	2.030	336,663,774	82.9	132,210
BCBS Of FL	FL	98167	536	384,924,137	1.925	324,879,316	84.4	141,042
Colonial Penn Life Ins Co	PA	62065	233	382,054,222	1.910	275,184,491	72.0	125,548
Humana Ins Co	WI	73288	119	377,648,286	1.888	278,690,547	73.8	128,574
Cigna Hlth & Life Ins Co	CT	67369	901	375,563,228	1.878	330,803,813	88.1	156,869
Aetna Hlth & Life Ins Co	CT	78700	1	359,797,801	1.799	299,924,001	83.4	139,594
American Retirement Life Ins Co	OH	88366	901	349,245,275	1.746	266,956,977	76.4	135,850
BCBS of NC Inc	NC	54631	758	344,525,215	1.723	252,628,036	73.3	121,516
American Continental Ins Co	TN	12321	1	337,171,630	1.686	251,729,968	74.7	98,924
USAA Life Ins Co	TX	69663	200	336,765,684	1.684	262,635,590	78.0	114,555
BCBS of MI Mut Ins Co	MI	54291	572	318,393,685	1.592	250,989,729	78.8	90,112
Anthem Hlth Plans of VA Inc	VA	71835	671	294,336,907	1.472	211,413,706	71.8	107,082
State Farm Mut Auto Ins Co	IL	25178	176	254,613,742	1.273	189,456,788	74.4	76,556
USAbles Mut Ins Co	AR	83470	876	251,390,292	1.257	199,115,355	79.2	96,480
United Amer Ins Co	NE	92916	290	248,702,651	1.244	175,396,830	70.5	103,492
BCBS Of KS Inc	KS	70729	430	215,596,811	1.078	174,467,947	80.9	69,163
Medical Hlth Insuring Corp of OH	OH	95828	730	211,443,467	1.057	177,008,392	83.7	93,161
Transamerica Life Ins Co	IA	86231	468	196,623,536	0.983	163,592,880	83.2	77,998
Physicians Mut Ins Co	NE	80578	367	191,421,981	0.957	145,114,962	75.8	73,586
BCBS of AL	AL	55433	570	190,198,089	0.951	153,017,135	80.5	79,787
Horizon Ins Co	NJ	14690	1202	189,564,717	0.948	161,967,431	85.4	55,606
Loyal Amer Life Ins Co	OH	65722	901	176,498,143	0.882	138,223,553	78.3	53,588
Highmark Inc	PA	54771	812	168,129,464	0.841	128,350,879	76.3	56,011
Anthem Hlth Plans Of KY Inc	KY	95120	671	160,635,954	0.803	117,675,193	73.3	55,291

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September 28, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED THROUGH 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Bankers Life & Cas Co	IL	61263	233	143,635,935	0.718	99,549,753	69.3	32,924
BCBS Of SC Inc	SC	38520	661	142,790,824	0.714	101,932,979	71.4	50,114
Anthem Ins Co Inc	IN	28207	671	142,384,413	0.712	105,074,201	73.8	49,734
BCBS Hlthcare Plan of GA Inc	GA	96962	671	139,301,574	0.697	90,996,923	65.3	42,204
TRH Hlth Ins Co	TN	89005	4677	130,007,109	0.650	101,817,402	78.3	50,745
Wisconsin Physicians Serv Ins Corp	WI	53139	68	125,914,899	0.630	83,005,752	65.9	33,322
BCBS Of NE	NE	77780	4858	125,698,584	0.628	96,019,886	76.4	38,062
Medico Corp Life Ins Co	IA	79987	3527	118,906,124	0.595	93,593,267	78.7	42,924
Thrivent Financial For Lutherans	WI	56014		118,325,850	0.592	100,403,087	84.9	48,042
BCBS of TN Inc	TN	54518	3498	116,943,974	0.585	89,133,732	76.2	38,308
Carefirst of MD Inc	MD	47058	380	114,330,916	0.572	80,026,037	70.0	29,901
Philadelphia Amer Life Ins Co	TX	67784	520	109,399,575	0.547	95,949,602	87.7	42,732
BCBS of AZ Inc	AZ	53589		108,348,753	0.542	79,560,736	73.4	35,426
HPHC Ins Co Inc	MA	18975	4742	103,910,321	0.520	82,505,619	79.4	37,109
Manhattan Life Ins Co	NY	65870	1117	103,379,555	0.517	81,954,040	79.3	32,099
Bankers Fidelity Life Ins Co	GA	61239	587	99,225,903	0.496	76,737,776	77.3	31,585
Health Net Life Ins Co	CA	66141	1295	93,562,408	0.468	78,993,235	84.4	31,065
Aetna Hlth Ins Co	PA	72052	1	91,167,619	0.456	82,904,593	90.9	47,250
Community Ins Co	OH	10345	671	90,816,451	0.454	63,247,910	69.6	44,746
Louisiana Hlth Serv & Ind Co	LA	81200	438	90,734,585	0.454	73,609,367	81.1	31,332
BCBS of ND	ND	55891		86,400,364	0.432	70,810,764	82.0	28,620
Regence BlueShield	WA	53902	1207	85,899,578	0.429	61,183,582	71.2	30,476
Rocky Mountain Hospital & Medical	CO	11011	671	81,959,612	0.410	62,742,143	76.6	26,173
Anthem Hlth Plans Inc	CT	60217	671	80,372,004	0.402	65,545,737	81.6	32,292
Healthy Alliance Life Ins Co	MO	78972	671	74,998,854	0.375	54,722,896	73.0	25,886
Anthem Hlth Plans of NH	NH	53759	671	73,332,005	0.367	53,684,896	73.2	27,353
Aetna Life Ins Co	CT	60054	1	70,910,778	0.355	49,106,418	69.3	18,973
Humanadental Ins Co	WI	70580	119	69,809,126	0.349	61,732,098	88.4	31,648
New Era Life Ins Co	TX	78743	520	69,790,152	0.349	58,443,798	83.7	22,421
Empire Healthchoice Assur Inc	NY	55093	671	66,197,674	0.331	53,080,738	80.2	23,002
SILAC Ins Co	UT	62952	4888	62,565,309	0.313	45,485,849	72.7	14,777
Premera Blue Cross	WA	47570	962	61,239,637	0.306	43,771,310	71.5	20,744

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September 28, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED THROUGH 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Physicians Life Ins Co	NE	72125	367	59,588,156	0.298	44,457,485	74.6	17,718
Gerber Life Ins Co	NY	70939	836	57,009,721	0.285	41,051,930	72.0	12,736
Central States Ind Co Of Omaha	NE	34274	31	53,493,180	0.267	38,665,472	72.3	13,798
Wellmark Of SD Inc	SD	60128	770	53,092,302	0.265	45,426,671	85.6	17,323
Old Surety Life Ins Co	OK	67326	4922	52,850,367	0.264	39,975,437	75.6	19,474
Medico Ins Co	IA	31119	3527	50,233,469	0.251	38,144,273	75.9	14,397
BCBS of KC	MO	47171	537	49,732,453	0.249	39,687,392	79.8	15,592
Country Life Ins Co	IL	62553	50	48,863,681	0.244	37,286,782	76.3	14,613
BCBS of WI	WI	54003	671	47,847,366	0.239	31,517,034	65.9	11,330
GPM Hlth & Life Ins Co	TX	67059	4712	45,494,959	0.227	42,109,607	92.6	20,742
Combined Ins Co Of Amer	IL	62146	626	43,224,030	0.216	32,996,249	76.3	12,394
Anthem Hlth Plans of ME Inc	ME	52618	671	41,816,929	0.209	32,596,583	78.0	15,744
Regence BCBS of UT	UT	54550	1207	41,772,404	0.209	30,521,910	73.1	13,944
New Era Life Ins Co Of Midwest	TX	69698	520	40,487,166	0.202	34,734,732	85.8	15,156
BCBS of RI	RI	53473		39,900,220	0.199	33,227,557	83.3	15,157
Capital Advantage Ins Co	PA	41203	1230	39,406,261	0.197	33,131,086	84.1	20,310
Sterling Life Ins Co	IL	77399	901	38,971,404	0.195	25,383,778	65.1	9,837
Bankers Fidelity Assur Co	GA	71919	587	37,791,784	0.189	29,464,353	78.0	12,983
Medica Hlth Plans	MN	52626	1552	37,479,729	0.187	29,487,507	78.7	11,822
Everence Assn Inc	IN	57991	4616	36,461,505	0.182	28,826,190	79.1	15,215
Continental Gen Ins Co	TX	71404		35,781,565	0.179	26,513,762	74.1	8,400
Humana Benefit Plan of IL Inc	IL	60052	119	34,662,229	0.173	33,019,499	95.3	16,112
American Republic Corp Ins Co	IA	67679	3527	34,149,906	0.171	22,838,833	66.9	8,098
American Republic Ins Co	IA	60836	3527	33,270,447	0.166	23,574,136	70.9	7,751
Western United Life Assur Co	WA	85189	1117	31,868,768	0.159	28,542,578	89.6	14,147
Globe Life Ins Co of NY	NY	74101	290	31,848,757	0.159	24,596,667	77.2	22,939
CSI Life Ins Co	NE	82880	31	31,650,527	0.158	24,834,351	78.5	11,943
Genworth Life & Ann Ins Co	VA	65536	4011	31,415,740	0.157	25,576,231	81.4	8,706
First Care Inc	MD	60113	380	29,679,813	0.148	22,077,971	74.4	12,632
Reserve Natl Ins Co	IL	68462	730	29,323,623	0.147	22,822,946	77.8	9,181
Dean Hlth Plan Inc	WI	96156	1552	28,859,768	0.144	30,260,947	104.9	15,268
Pekin Life Ins Co	IL	67628	153	28,856,861	0.144	24,010,843	83.2	9,737

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**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED THROUGH 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Blue Care Network Of MI	MI	95610	572	28,481,252	0.142	20,055,863	70.4	8,972
Lumico Life Ins Co	MO	73504	181	28,467,638	0.142	25,791,753	90.6	14,919
BCBS Of MS Mut Ins Co	MS	60111	1126	28,396,031	0.142	21,343,210	75.2	7,607
Standard Life & Accident Ins Co	TX	86355	408	27,972,139	0.140	20,212,182	72.3	12,257
Regence BCBS of OR	OR	54933	1207	27,490,685	0.137	18,781,071	68.3	7,892
Forethought Life Ins Co	IN	91642	3891	27,271,894	0.136	19,281,074	70.7	6,383
Nassau Life & Ann Co	CT	93734	4736	26,578,355	0.133	18,763,875	70.6	5,691
Sentinel Security Life Ins Co	UT	68802	4824	25,815,767	0.129	20,772,551	80.5	6,940
Assured Life Assn	CO	56499		25,440,003	0.127	18,365,322	72.2	6,449
Americo Fin Life & Ann Ins Co	TX	61999	449	24,829,690	0.124	21,951,217	88.4	10,198
Puritan Life Ins Co of Amer	AZ	71390	4903	23,583,199	0.118	21,756,961	92.3	9,698
Washington Natl Ins Co	IN	70319	233	23,008,749	0.115	17,030,037	74.0	5,898
Individual Assur Co Life Hlth & Acc	OK	81779	2858	22,959,398	0.115	17,852,767	77.8	6,585
Group Hospitalization & Med Srves	DC	53007	380	22,439,211	0.112	15,547,372	69.3	6,680
Independence Hospital Ind Plan Inc	PA	54704	936	22,218,864	0.111	17,079,419	76.9	14,343
Guarantee Trust Life Ins Co	IL	64211	687	21,952,727	0.110	18,572,967	84.6	7,356
Order of United Commercial Travelers	OH	56383		21,485,806	0.107	14,553,576	67.7	4,177
Oxford Life Ins Co	AZ	76112	574	20,747,043	0.104	17,831,433	85.9	4,859
American Family Life Assur Co of Col	NE	60380	370	20,263,745	0.101	17,298,291	85.4	5,084
Family Life Ins Co	TX	63053	1117	20,231,998	0.101	12,489,798	61.7	3,844
BCBS of WY	WY	53767		19,546,626	0.098	16,260,120	83.2	6,995
First Hlth Life & Hlth Ins Co	TX	90328	1	19,414,510	0.097	16,639,252	85.7	7,120
Medical Mut Of OH	OH	29076	730	19,171,145	0.096	13,539,957	70.6	6,801
Southern Guar Ins Co	WI	19178		18,786,067	0.094	19,957,932	106.2	10,217
Avera Hlth Plans Inc	SD	95839		18,731,265	0.094	15,558,672	83.1	9,841
Tufts Ins Co Inc	MA	60117	4742	17,828,399	0.089	16,111,390	90.4	7,678
The Vt Hlth Plan LLC	VT	95696	4745	17,595,951	0.088	16,276,401	92.5	7,941
THP Ins Co	WV	60016	1297	17,420,738	0.087	13,207,503	75.8	5,558
Everest Reins Co	DE	26921	1120	17,176,872	0.086	15,743,266	91.7	7,274
Sterling Investors Life Ins Co	IN	89184	4888	16,793,257	0.084	15,513,449	92.4	6,784
Highmark West Virginia Inc.	WV	54828	812	16,779,511	0.084	12,975,654	77.3	5,138
Omaha Supplemental Ins Co	NE	16537	261	16,708,793	0.084	15,999,306	95.8	9,767

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U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED THROUGH 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Highmark BCBSD Inc	DE	53287	812	16,681,930	0.083	11,563,290	69.3	6,486
Government Personnel Mut Life Ins Co	TX	63967	4712	16,529,030	0.083	12,585,703	76.1	4,247
AmeriHealth Ins Co Of NJ	NJ	60061	936	15,512,045	0.078	13,163,245	84.9	5,411
Asuris NW Hlth	WA	47350	1207	15,383,924	0.077	13,255,799	86.2	5,500
American Family Mut Ins Co SI	WI	19275	473	14,638,321	0.073	8,562,813	58.5	2,933
S USA Life Ins Co Inc	AZ	60183	4947	13,177,173	0.066	11,667,621	88.5	5,637
Shenandoah Life Ins Co	VA	68845	4947	12,761,537	0.064	10,990,574	86.1	5,195
Globe Life & Accident Ins Co	NE	91472	290	12,644,240	0.063	10,167,260	80.4	5,044
Capital Blue Cross	PA	54720	1230	12,368,636	0.062	13,215,728	106.8	8,015
American Natl Life Ins Co Of TX	TX	71773	408	12,332,455	0.062	9,835,577	79.8	3,449
Christian Fidelity Life Ins Co	TX	61859	574	12,063,711	0.060	7,748,725	64.2	2,398
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	11,920,374	0.060	8,834,688	74.1	3,203
Excellus Hlth Plan Inc	NY	55107	1186	11,615,060	0.058	11,295,115	97.2	3,300
Royal Neighbors Of Amer	IL	57657		11,060,731	0.055	7,657,309	69.2	2,181
Humana Ins Co of NY	NY	12634	119	10,889,497	0.054	8,703,097	79.9	5,038
Golden Rule Ins Co	IN	62286	707	10,782,947	0.054	7,720,664	71.6	3,278
Great Southern Life Ins Co	TX	90212	449	10,289,427	0.051	10,376,998	100.9	5,218
Liberty Bankers Life Ins Co	OK	68543	3436	10,202,384	0.051	9,070,988	88.9	3,772
Heartland Natl Life Ins Co	IN	66214		9,628,088	0.048	6,615,232	68.7	2,258
Humana Ins Co Of KY	KY	60219	119	9,543,049	0.048	7,330,999	76.8	3,190
Humana Hlth Ins Co Of FL Inc	FL	69671	119	9,212,555	0.046	7,069,866	76.7	3,948
GCU	PA	56693		9,197,862	0.046	7,636,376	83.0	3,070
Security Hlth Plan of WI Inc	WI	96881		9,036,402	0.045	7,145,229	79.1	3,064
Unicare Life & Hlth Ins Co	IN	80314	671	8,970,935	0.045	5,680,663	63.3	2,255
Companion Life Ins Co	SC	77828	661	8,752,159	0.044	7,161,748	81.8	2,554
Regence Blueshield Of ID Inc	ID	60131	1207	8,572,398	0.043	7,113,471	83.0	2,540
Principal Life Ins Co	IA	61271	332	8,338,298	0.042	6,485,071	77.8	2,017
State Mut Ins Co	GA	69132		8,090,904	0.040	5,882,964	72.7	2,140
Central States H & L Co Of Omaha	NE	61751	690	6,800,535	0.034	5,409,079	79.5	2,330
Blue Cross of ID Care Plus Inc	ID	15022	1290	6,484,748	0.032	4,943,055	76.2	2,136
HNE Ins Co	MA	14198	4756	6,394,114	0.032	5,400,883	84.5	2,098
Pacificare Life & Hlth Ins Co	IN	70785	707	6,387,572	0.032	5,991,389	93.8	1,916

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**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED THROUGH 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Medico Life & Hlth Ins Co	IA	65641	3527	6,306,773	0.032	5,320,434	84.4	2,597
Alliance Hlth & Life Ins Co	MI	60134	1311	5,932,043	0.030	4,650,984	78.4	1,728
BCBS of VT	VT	53295	4745	5,704,709	0.029	4,950,426	86.8	1,637
North Amer Ins Co	WI	68349	574	5,602,466	0.028	4,143,569	74.0	1,061
SBLI USA Life Ins Co Inc	NY	60176	4947	5,568,918	0.028	4,951,779	88.9	2,482
Union Security Ins Co	KS	70408	306	5,488,742	0.027	5,387,889	98.2	2,968
First Comm Hlth Plan Inc	AL	47051		5,177,216	0.026	3,849,261	74.4	2,411
National Guardian Life Ins Co	WI	66583	1211	5,035,878	0.025	4,392,790	87.2	1,697
Quartz Hlth Benefit Plans Corp	WI	95796	4870	4,957,516	0.025	3,398,110	68.5	1,733
Sierra Hlth & Life Ins Co Inc	NV	71420	707	4,764,392	0.024	3,681,775	77.3	1,110
Nassau Life Ins Co of KS	KS	68284	4736	4,414,502	0.022	2,686,653	60.9	1,028
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	4,361,044	0.022	3,735,420	85.7	21,224
Universal Fidelity Life Ins Co	OK	70122	4989	4,277,404	0.021	3,203,613	74.9	1,357
American Progressive L&H Ins Of NY	NY	80624	1295	4,159,966	0.021	3,054,684	73.4	997
Sanford Hlth Plan	SD	95683	1246	3,929,823	0.020	4,605,072	117.2	1,560
Celtic Ins Co	IL	80799	1295	3,832,601	0.019	2,977,045	77.7	851
Provident Amer Life & Hlth Ins Co	OH	67903	901	3,706,275	0.019	2,541,740	68.6	642
Quartz Hlth Plan Corp	WI	95101	4870	3,686,695	0.018	3,383,349	91.8	1,519
Pan Amer Life Ins Co	LA	67539	525	3,588,757	0.018	3,338,637	93.0	1,832
Unified Life Ins Co	TX	11121		3,530,504	0.018	3,136,395	88.8	1,147
QCC Ins Co	PA	93688	936	3,452,463	0.017	3,231,539	93.6	1,470
Amerigroup Ins Co	TX	14078	671	3,435,809	0.017	3,565,116	103.8	1,838
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	3,376,484	0.017	2,356,063	69.8	1,144
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	3,370,554	0.017	3,020,456	89.6	1,183
Health Tradition Hlth Plan Inc	WI	96628	4939	3,272,821	0.016	2,357,501	72.0	1,233
EmblemHealth Plan Inc	NY	55239	1127	3,261,730	0.016	2,593,960	79.5	899
Group Hlth Coop of S Central WI	WI	95311		3,230,273	0.016	3,067,645	95.0	1,046
KSKJ Life	IL	56227		3,131,418	0.016	1,973,390	63.0	617
United Natl Life Ins Co Of Amer	IL	92703	687	2,932,176	0.015	1,975,967	67.4	679
Highmark Western & Northeastern NY	NY	55204	812	2,931,911	0.015	3,377,243	115.2	661
Coventry Hlth & Life Ins Co	MO	81973	1	2,801,420	0.014	1,811,515	64.7	555
Erie Family Life Ins Co	PA	70769	213	2,790,921	0.014	2,532,646	90.7	1,640

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**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED THROUGH 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Quartz Hlth Ins Corp	WI	95341	4870	2,725,447	0.014	2,070,328	76.0	889
Health Alliance Medical Plans	IL	77950	1192	2,554,922	0.013	2,185,532	85.5	673
Paramount Ins Co	OH	11518	1212	2,550,797	0.013	2,036,395	79.8	877
Nationwide Life Ins Co	OH	66869	140	2,545,494	0.013	1,939,323	76.2	660
Fallon Hlth & Life Assur Co	MA	66828	4741	2,460,156	0.012	2,323,156	94.4	1,025
BCBS of MA HMO Blue Inc	MA	12219	3637	2,345,424	0.012	2,379,070	101.4	1,132
Bankers Conseco Life Ins Co	NY	68560	233	2,289,213	0.011	1,766,947	77.2	1,107
Loyal Christian Benefit Assn	PA	56758		2,256,430	0.011	2,015,031	89.3	886
Humana Hlth Plan Inc	KY	95885	119	2,252,883	0.011	1,808,601	80.3	986
CDPHP Universal Benefits Inc	NY	47027	4708	2,240,531	0.011	1,951,789	87.1	418
MassMutual Ascend Life Ins Co	OH	63312	435	2,110,060	0.011	1,582,676	75.0	427
Cigna Natl Hlth Ins Co	OH	61727	901	1,915,310	0.010	1,216,214	63.5	378
Health Net Hlth Plan of OR Inc	OR	95800	1295	1,593,279	0.008	1,392,869	87.4	467
Moda Hlth Plan Inc	OR	47098	1313	1,549,873	0.008	1,291,343	83.3	897
Western Catholic Union	IL	57711		1,341,215	0.007	988,199	73.7	371
Liberty Natl Life Ins Co	NE	65331	290	1,243,566	0.006	852,488	68.6	641
Lincoln Heritage Life Ins Co	IL	65927		1,164,051	0.006	851,172	73.1	229
National Hlth Ins Co	TX	82538	8	1,158,474	0.006	1,132,535	97.8	494
Catholic United Financial	MN	57053		1,065,580	0.005	844,105	79.2	455
Columbian Mut Life Ins Co	NY	62103	535	1,041,381	0.005	802,408	77.1	246
Kaiser Found Hlth Plan of WA Options	WA	47055	601	883,862	0.004	981,727	111.1	367
Standard Life & Cas Ins Co	UT	71706	1117	863,933	0.004	839,686	97.2	346
Massachusetts Mut Life Ins Co	MA	65935	435	863,673	0.004	822,710	95.3	411
Communitycare Life & Hlth Ins Co	OK	89008	3487	807,903	0.004	579,803	71.8	177
Genworth Life Ins Co	DE	70025	4011	613,219	0.003	633,008	103.2	150
Avalon Ins Co	PA	12358	1230	593,731	0.003	587,145	98.9	125
New York Life Ins Co	NY	66915	826	592,818	0.003	450,745	76.0	150
MedMutual Life Ins Co	OH	62375	730	564,535	0.003	332,635	58.9	158
Compbenefits Ins Co	TX	60984	119	488,347	0.002	425,277	87.1	269
EPIC Life Ins Co	WI	64149	68	473,729	0.002	437,486	92.3	191
United Hlthcare of AL Inc	AL	95784	707	439,201	0.002	1,771,630	403.4	162
Catholic Life Ins	TX	57347		437,772	0.002	415,026	94.8	221

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**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED THROUGH 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Transamerica Financial Life Ins Co	NY	70688	468	415,301	0.002	277,064	66.7	81
WMI Mut Ins Co	UT	68420		396,906	0.002	403,945	101.8	168
BridgeSpan Hlth Co	UT	95303	1207	372,887	0.002	212,640	57.0	95
Polish Falcons Of Amer	PA	56820		313,836	0.002	294,980	94.0	105
UTMB Hlth Plans Inc	TX	95764		299,334	0.001	166,195	55.5	91
SPJST	TX	57436		286,310	0.001	203,877	71.2	55
Connecticut Gen Life Ins Co	CT	62308	901	273,666	0.001	243,475	89.0	99
ManhattanLife Ins & Ann Co	TX	61883	1117	270,823	0.001	267,087	98.6	68
Wilcac Life Ins Co	IL	62413	4213	266,977	0.001	282,732	105.9	76
Jefferson Natl Life Ins Co	TX	64017	140	246,495	0.001	162,361	65.9	56
Talcott Resolution Life Ins Co	CT	88072	4926	228,650	0.001	195,438	85.5	44
Upmc Hlth Benefits Inc	PA	11018	1324	219,175	0.001	797,985	364.1	96
Sanford Hlth Plan of MN	MN	95725	1246	171,275	0.001	144,010	84.1	47
Compcare Hlth Serv Ins Corp	WI	95693	671	168,786	0.001	119,373	70.7	27
Idealife Ins Co	CT	97764	31	153,851	0.001	88,943	57.8	28
John Alden Life Ins Co	AZ	65080	5026	143,289	0.001	164,354	114.7	42
Shelter Life Ins Co	MO	65757	123	141,038	0.001	179,237	127.1	59
Auto Owners Life Ins Co	MI	61190	280	121,122	0.001	71,046	58.7	27
United Ins Co Of Amer	IL	69930	215	119,890	0.001	92,187	76.9	74
Southwest Serv Life Ins Co	TX	82430	1339	115,693	0.001	105,844	91.5	24
American Family Ins Co	WI	10386	473	114,236	0.001	47,573	41.6	21
Jackson Natl Life Ins Co	MI	65056	918	106,726	0.001	153,417	143.7	65
American Gen Life Ins Co	TX	60488	12	96,121	0.000	102,431	106.6	53
Ability Ins Co	NE	71471		95,708	0.000	72,544	75.8	22
Fidelity Standard Life Ins Co	TX	94790	4784	92,084	0.000	88,937	96.6	40
American Family Life Assur Co of NY	NY	60526	370	90,238	0.000	58,121	64.4	31
Hawaii Medical Serv Assn	HI	49948		87,427	0.000	66,722	76.3	24
Union Fidelity Life Ins Co	KS	62596	350	67,460	0.000	56,525	83.8	28
American Fidelity Assur Co	OK	60410	330	67,032	0.000	68,568	102.3	37
Takecare Ins Co Inc	GU	11093		66,601	0.000	420,362	631.2	58
Union Labor Life Ins Co	MD	69744	781	60,455	0.000	117,292	194.0	35
WPS Hlth Plan Inc	WI	10159	68	50,263	0.000	15,568	31.0	9

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED THROUGH 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Members Hlth Ins Co	AZ	94587	4677	45,738	0.000	22,372	48.9	23
Allianz Life Ins Co Of N Amer	MN	90611	761	39,854	0.000	91,515	229.6	23
HMO dba Blue Plus	MN	95649	461	31,922	0.000	15,312	48.0	11
UCare MN	MN	52629	4380	28,875	0.000	66,083	228.9	10
American Income Life Ins Co	IN	60577	290	28,056	0.000	35,067	125.0	10
United Farm Family Life Ins Co	IN	69892	542	28,028	0.000	40,307	143.8	13
American Natl Ins Co	TX	60739	408	22,394	0.000	28,546	127.5	8
IA Amer Life Ins Co	TX	91693	315	21,421	0.000	8,791	41.0	20
Prudential Ins Co Of Amer	NJ	68241	304	17,669	0.000	33,721	190.8	7
21st Century Premier Ins Co	PA	20796	69	13,260	0.000	-11,922	-89.9	9
Group Hlth Coop of Eau Claire	WI	95192		12,128	0.000	763	6.3	2
USAble Life	AR	94358	876	11,662	0.000	11,782	101.0	1
Cincinnati Equitable Life Ins Co	OH	88064	67	10,600	0.000	1,368	12.9	6
Sagicor Life Ins Co	TX	60445		9,851	0.000	3,602	36.6	3
United Security Assur Co Of PA	PA	42129		9,795	0.000	8,761	89.4	3
Trustmark Ins Co	IL	61425	276	6,363	0.000	-32	-0.5	2
Central Security Life Ins Co	TX	61735	526	6,233	0.000	6,691	107.3	6
Natl Foundation Life Ins Co	TX	98205	707	4,953	0.000	780	15.7	2
Kansas City Life Ins Co	MO	65129	588	4,033	0.000	377	9.3	1
Mid West Natl Life Ins Co Of TN	TX	66087	707	3,528	0.000	514	14.6	6
Federal Life Ins Co	IL	63223	4966	3,282	0.000	99	3.0	1
Medisun Inc	AZ	95982		3,096	0.000	649	21.0	1
National Cas Co	OH	11991	140	2,995	0.000	8,715	291.0	3
Voya Retirement Ins & Ann Co	CT	86509	4832	2,131	0.000	44	2.1	1
Assurity Life Ins Co	NE	71439	4862	2,112	0.000	4,160	197.0	5
United Hlthcare of AZ Inc	AZ	96016	707	1,867	0.000	1,174	62.9	1
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	1,104	80.6	1
United Heritage Life Ins Co	ID	63983	2878	862	0.000	0	0.0	0
LifeSecure Ins Co	MI	77720	572	745	0.000	1,119	150.2	2
Old Amer Ins Co	MO	67199	588	700	0.000	2,293	327.6	2
US Hlth & Life Ins Co Inc	MI	97772	4859	0	0.000	1,450	N/A	1

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**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED THROUGH 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
TOTAL				20,000,111,206		15,684,420,555	78.4	6,856,457

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**INDIVIDUAL POLICIES ISSUED THROUGH 2019  
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U.S. and U.S. Territories

**In Order by Company Name**

INDIVIDUAL POLICIES ISSUED THROUGH 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
21st Century Premier Ins Co	PA	20796	69	13,260	0.000	-11,922	-89.9	9
Ability Ins Co	NE	71471		95,708	0.000	72,544	75.8	22
Aetna Hlth & Life Ins Co	CT	78700	1	359,797,801	1.799	299,924,001	83.4	139,594
Aetna Hlth Ins Co	PA	72052	1	91,167,619	0.456	82,904,593	90.9	47,250
Aetna Life Ins Co	CT	60054	1	70,910,778	0.355	49,106,418	69.3	18,973
Alliance Hlth & Life Ins Co	MI	60134	1311	5,932,043	0.030	4,650,984	78.4	1,728
Allianz Life Ins Co Of N Amer	MN	90611	761	39,854	0.000	91,515	229.6	23
American Continental Ins Co	TN	12321	1	337,171,630	1.686	251,729,968	74.7	98,924
American Family Ins Co	WI	10386	473	114,236	0.001	47,573	41.6	21
American Family Life Assur Co of Col	NE	60380	370	20,263,745	0.101	17,298,291	85.4	5,084
American Family Life Assur Co of NY	NY	60526	370	90,238	0.000	58,121	64.4	31
American Family Mut Ins Co SI	WI	19275	473	14,638,321	0.073	8,562,813	58.5	2,933
American Fidelity Assur Co	OK	60410	330	67,032	0.000	68,568	102.3	37
American Gen Life Ins Co	TX	60488	12	96,121	0.000	102,431	106.6	53
American Income Life Ins Co	IN	60577	290	28,056	0.000	35,067	125.0	10
American Natl Ins Co	TX	60739	408	22,394	0.000	28,546	127.5	8
American Natl Life Ins Co Of TX	TX	71773	408	12,332,455	0.062	9,835,577	79.8	3,449
American Progressive L&H Ins Of NY	NY	80624	1295	4,159,966	0.021	3,054,684	73.4	997
American Republic Corp Ins Co	IA	67679	3527	34,149,906	0.171	22,838,833	66.9	8,098
American Republic Ins Co	IA	60836	3527	33,270,447	0.166	23,574,136	70.9	7,751
American Retirement Life Ins Co	OH	88366	901	349,245,275	1.746	266,956,977	76.4	135,850
Americo Fin Life & Ann Ins Co	TX	61999	449	24,829,690	0.124	21,951,217	88.4	10,198
Amerigroup Ins Co	TX	14078	671	3,435,809	0.017	3,565,116	103.8	1,838
AmeriHealth Ins Co Of NJ	NJ	60061	936	15,512,045	0.078	13,163,245	84.9	5,411
Anthem Hlth Plans Inc	CT	60217	671	80,372,004	0.402	65,545,737	81.6	32,292
Anthem Hlth Plans Of KY Inc	KY	95120	671	160,635,954	0.803	117,675,193	73.3	55,291
Anthem Hlth Plans of ME Inc	ME	52618	671	41,816,929	0.209	32,596,583	78.0	15,744
Anthem Hlth Plans of NH	NH	53759	671	73,332,005	0.367	53,684,896	73.2	27,353
Anthem Hlth Plans of VA Inc	VA	71835	671	294,336,907	1.472	211,413,706	71.8	107,082
Anthem Ins Co Inc	IN	28207	671	142,384,413	0.712	105,074,201	73.8	49,734
Assured Life Assn	CO	56499		25,440,003	0.127	18,365,322	72.2	6,449
Assurity Life Ins Co	NE	71439	4862	2,112	0.000	4,160	197.0	5

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U.S. and U.S. Territories

**In Order by Company Name**

INDIVIDUAL POLICIES ISSUED THROUGH 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Asuris NW Hlth	WA	47350	1207	15,383,924	0.077	13,255,799	86.2	5,500
Auto Owners Life Ins Co	MI	61190	280	121,122	0.001	71,046	58.7	27
Avalon Ins Co	PA	12358	1230	593,731	0.003	587,145	98.9	125
Avera Hlth Plans Inc	SD	95839		18,731,265	0.094	15,558,672	83.1	9,841
Bankers Conseco Life Ins Co	NY	68560	233	2,289,213	0.011	1,766,947	77.2	1,107
Bankers Fidelity Assur Co	GA	71919	587	37,791,784	0.189	29,464,353	78.0	12,983
Bankers Fidelity Life Ins Co	GA	61239	587	99,225,903	0.496	76,737,776	77.3	31,585
Bankers Life & Cas Co	IL	61263	233	143,635,935	0.718	99,549,753	69.3	32,924
BCBS Hlthcare Plan of GA Inc	GA	96962	671	139,301,574	0.697	90,996,923	65.3	42,204
BCBS of AL	AL	55433	570	190,198,089	0.951	153,017,135	80.5	79,787
BCBS of AZ Inc	AZ	53589		108,348,753	0.542	79,560,736	73.4	35,426
BCBS Of FL	FL	98167	536	384,924,137	1.925	324,879,316	84.4	141,042
BCBS of KC	MO	47171	537	49,732,453	0.249	39,687,392	79.8	15,592
BCBS Of KS Inc	KS	70729	430	215,596,811	1.078	174,467,947	80.9	69,163
BCBS of MA	MA	53228	3637	421,419,757	2.107	385,455,111	91.5	157,830
BCBS of MA HMO Blue Inc	MA	12219	3637	2,345,424	0.012	2,379,070	101.4	1,132
BCBS of MI Mut Ins Co	MI	54291	572	318,393,685	1.592	250,989,729	78.8	90,112
BCBS Of MS Mut Ins Co	MS	60111	1126	28,396,031	0.142	21,343,210	75.2	7,607
BCBS of NC Inc	NC	54631	758	344,525,215	1.723	252,628,036	73.3	121,516
BCBS of ND	ND	55891		86,400,364	0.432	70,810,764	82.0	28,620
BCBS Of NE	NE	77780	4858	125,698,584	0.628	96,019,886	76.4	38,062
BCBS of RI	RI	53473		39,900,220	0.199	33,227,557	83.3	15,157
BCBS Of SC Inc	SC	38520	661	142,790,824	0.714	101,932,979	71.4	50,114
BCBS of TN Inc	TN	54518	3498	116,943,974	0.585	89,133,732	76.2	38,308
BCBS of VT	VT	53295	4745	5,704,709	0.029	4,950,426	86.8	1,637
BCBS of WI	WI	54003	671	47,847,366	0.239	31,517,034	65.9	11,330
BCBS of WY	WY	53767		19,546,626	0.098	16,260,120	83.2	6,995
Blue Care Network Of MI	MI	95610	572	28,481,252	0.142	20,055,863	70.4	8,972
Blue Cross of ID Care Plus Inc	ID	15022	1290	6,484,748	0.032	4,943,055	76.2	2,136
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	11,920,374	0.060	8,834,688	74.1	3,203
BridgeSpan Hlth Co	UT	95303	1207	372,887	0.002	212,640	57.0	95
Capital Advantage Ins Co	PA	41203	1230	39,406,261	0.197	33,131,086	84.1	20,310

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

INDIVIDUAL POLICIES ISSUED THROUGH 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Capital Blue Cross	PA	54720	1230	12,368,636	0.062	13,215,728	106.8	8,015
Carefirst of MD Inc	MD	47058	380	114,330,916	0.572	80,026,037	70.0	29,901
Catholic Life Ins	TX	57347		437,772	0.002	415,026	94.8	221
Catholic United Financial	MN	57053		1,065,580	0.005	844,105	79.2	455
CDPHP Universal Benefits Inc	NY	47027	4708	2,240,531	0.011	1,951,789	87.1	418
Celtic Ins Co	IL	80799	1295	3,832,601	0.019	2,977,045	77.7	851
Central Security Life Ins Co	TX	61735	526	6,233	0.000	6,691	107.3	6
Central States H & L Co Of Omaha	NE	61751	690	6,800,535	0.034	5,409,079	79.5	2,330
Central States Ind Co Of Omaha	NE	34274	31	53,493,180	0.267	38,665,472	72.3	13,798
Christian Fidelity Life Ins Co	TX	61859	574	12,063,711	0.060	7,748,725	64.2	2,398
Cigna Hlth & Life Ins Co	CT	67369	901	375,563,228	1.878	330,803,813	88.1	156,869
Cigna Natl Hlth Ins Co	OH	61727	901	1,915,310	0.010	1,216,214	63.5	378
Cincinnati Equitable Life Ins Co	OH	88064	67	10,600	0.000	1,368	12.9	6
Colonial Penn Life Ins Co	PA	62065	233	382,054,222	1.910	275,184,491	72.0	125,548
Columbian Mut Life Ins Co	NY	62103	535	1,041,381	0.005	802,408	77.1	246
Combined Ins Co Of Amer	IL	62146	626	43,224,030	0.216	32,996,249	76.3	12,394
Community Ins Co	OH	10345	671	90,816,451	0.454	63,247,910	69.6	44,746
Communitycare Life & Hlth Ins Co	OK	89008	3487	807,903	0.004	579,803	71.8	177
Companion Life Ins Co	SC	77828	661	8,752,159	0.044	7,161,748	81.8	2,554
Compbenefits Ins Co	TX	60984	119	488,347	0.002	425,277	87.1	269
Compcare Hlth Serv Ins Corp	WI	95693	671	168,786	0.001	119,373	70.7	27
Connecticut Gen Life Ins Co	CT	62308	901	273,666	0.001	243,475	89.0	99
Continental Gen Ins Co	TX	71404		35,781,565	0.179	26,513,762	74.1	8,400
Continental Life Ins Co Brentwood	TN	68500	1	429,159,302	2.146	337,957,686	78.7	149,328
Country Life Ins Co	IL	62553	50	48,863,681	0.244	37,286,782	76.3	14,613
Coventry Hlth & Life Ins Co	MO	81973	1	2,801,420	0.014	1,811,515	64.7	555
CSI Life Ins Co	NE	82880	31	31,650,527	0.158	24,834,351	78.5	11,943
Dean Hlth Plan Inc	WI	96156	1552	28,859,768	0.144	30,260,947	104.9	15,268
EmblemHealth Plan Inc	NY	55239	1127	3,261,730	0.016	2,593,960	79.5	899
Empire Healthchoice Assur Inc	NY	55093	671	66,197,674	0.331	53,080,738	80.2	23,002
EPIC Life Ins Co	WI	64149	68	473,729	0.002	437,486	92.3	191
Erie Family Life Ins Co	PA	70769	213	2,790,921	0.014	2,532,646	90.7	1,640

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
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**In Order by Company Name**

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Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Everence Assn Inc	IN	57991	4616	36,461,505	0.182	28,826,190	79.1	15,215
Everest Reins Co	DE	26921	1120	17,176,872	0.086	15,743,266	91.7	7,274
Excellus Hlth Plan Inc	NY	55107	1186	11,615,060	0.058	11,295,115	97.2	3,300
Fallon Hlth & Life Assur Co	MA	66828	4741	2,460,156	0.012	2,323,156	94.4	1,025
Family Life Ins Co	TX	63053	1117	20,231,998	0.101	12,489,798	61.7	3,844
Federal Life Ins Co	IL	63223	4966	3,282	0.000	99	3.0	1
Fidelity Standard Life Ins Co	TX	94790	4784	92,084	0.000	88,937	96.6	40
First Care Inc	MD	60113	380	29,679,813	0.148	22,077,971	74.4	12,632
First Comm Hlth Plan Inc	AL	47051		5,177,216	0.026	3,849,261	74.4	2,411
First Hlth Life & Hlth Ins Co	TX	90328	1	19,414,510	0.097	16,639,252	85.7	7,120
Forethought Life Ins Co	IN	91642	3891	27,271,894	0.136	19,281,074	70.7	6,383
GCU	PA	56693		9,197,862	0.046	7,636,376	83.0	3,070
Genworth Life & Ann Ins Co	VA	65536	4011	31,415,740	0.157	25,576,231	81.4	8,706
Genworth Life Ins Co	DE	70025	4011	613,219	0.003	633,008	103.2	150
Gerber Life Ins Co	NY	70939	836	57,009,721	0.285	41,051,930	72.0	12,736
Globe Life & Accident Ins Co	NE	91472	290	12,644,240	0.063	10,167,260	80.4	5,044
Globe Life Ins Co of NY	NY	74101	290	31,848,757	0.159	24,596,667	77.2	22,939
Golden Rule Ins Co	IN	62286	707	10,782,947	0.054	7,720,664	71.6	3,278
Government Personnel Mut Life Ins Co	TX	63967	4712	16,529,030	0.083	12,585,703	76.1	4,247
GPM Hlth & Life Ins Co	TX	67059	4712	45,494,959	0.227	42,109,607	92.6	20,742
Great Southern Life Ins Co	TX	90212	449	10,289,427	0.051	10,376,998	100.9	5,218
Group Hlth Coop of Eau Claire	WI	95192		12,128	0.000	763	6.3	2
Group Hlth Coop of S Central WI	WI	95311		3,230,273	0.016	3,067,645	95.0	1,046
Group Hospitalization & Med Srvcs	DC	53007	380	22,439,211	0.112	15,547,372	69.3	6,680
Guarantee Trust Life Ins Co	IL	64211	687	21,952,727	0.110	18,572,967	84.6	7,356
Hawaii Medical Serv Assn	HI	49948		87,427	0.000	66,722	76.3	24
Health Alliance Medical Plans	IL	77950	1192	2,554,922	0.013	2,185,532	85.5	673
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,376,961,148	6.885	1,039,970,700	75.5	433,668
Health Net Hlth Plan of OR Inc	OR	95800	1295	1,593,279	0.008	1,392,869	87.4	467
Health Net Life Ins Co	CA	66141	1295	93,562,408	0.468	78,993,235	84.4	31,065
Health Tradition Hlth Plan Inc	WI	96628	4939	3,272,821	0.016	2,357,501	72.0	1,233
Healthy Alliance Life Ins Co	MO	78972	671	74,998,854	0.375	54,722,896	73.0	25,886

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**In Order by Company Name**

INDIVIDUAL POLICIES ISSUED THROUGH 2019

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Heartland Natl Life Ins Co	IN	66214		9,628,088	0.048	6,615,232	68.7	2,258
Highmark BCBSD Inc	DE	53287	812	16,681,930	0.083	11,563,290	69.3	6,486
Highmark Inc	PA	54771	812	168,129,464	0.841	128,350,879	76.3	56,011
Highmark West Virginia Inc.	WV	54828	812	16,779,511	0.084	12,975,654	77.3	5,138
Highmark Western & Northeastern NY	NY	55204	812	2,931,911	0.015	3,377,243	115.2	661
HMO dba Blue Plus	MN	95649	461	31,922	0.000	15,312	48.0	11
HNE Ins Co	MA	14198	4756	6,394,114	0.032	5,400,883	84.5	2,098
Horizon Ins Co	NJ	14690	1202	189,564,717	0.948	161,967,431	85.4	55,606
HPHC Ins Co Inc	MA	18975	4742	103,910,321	0.520	82,505,619	79.4	37,109
Humana Benefit Plan of IL Inc	IL	60052	119	34,662,229	0.173	33,019,499	95.3	16,112
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	3,376,484	0.017	2,356,063	69.8	1,144
Humana Hlth Ins Co Of FL Inc	FL	69671	119	9,212,555	0.046	7,069,866	76.7	3,948
Humana Hlth Plan Inc	KY	95885	119	2,252,883	0.011	1,808,601	80.3	986
Humana Ins Co	WI	73288	119	377,648,286	1.888	278,690,547	73.8	128,574
Humana Ins Co Of KY	KY	60219	119	9,543,049	0.048	7,330,999	76.8	3,190
Humana Ins Co of NY	NY	12634	119	10,889,497	0.054	8,703,097	79.9	5,038
Humanadental Ins Co	WI	70580	119	69,809,126	0.349	61,732,098	88.4	31,648
IA Amer Life Ins Co	TX	91693	315	21,421	0.000	8,791	41.0	20
Idealife Ins Co	CT	97764	31	153,851	0.001	88,943	57.8	28
Independence Hospital Ind Plan Inc	PA	54704	936	22,218,864	0.111	17,079,419	76.9	14,343
Individual Assur Co Life Hlth & Acc	OK	81779	2858	22,959,398	0.115	17,852,767	77.8	6,585
Jackson Natl Life Ins Co	MI	65056	918	106,726	0.001	153,417	143.7	65
Jefferson Natl Life Ins Co	TX	64017	140	246,495	0.001	162,361	65.9	56
John Alden Life Ins Co	AZ	65080	5026	143,289	0.001	164,354	114.7	42
Kaiser Found Hlth Plan of WA Options	WA	47055	601	883,862	0.004	981,727	111.1	367
Kansas City Life Ins Co	MO	65129	588	4,033	0.000	377	9.3	1
KSKJ Life	IL	56227		3,131,418	0.016	1,973,390	63.0	617
Liberty Bankers Life Ins Co	OK	68543	3436	10,202,384	0.051	9,070,988	88.9	3,772
Liberty Natl Life Ins Co	NE	65331	290	1,243,566	0.006	852,488	68.6	641
LifeSecure Ins Co	MI	77720	572	745	0.000	1,119	150.2	2
Lincoln Heritage Life Ins Co	IL	65927		1,164,051	0.006	851,172	73.1	229
Louisiana Hlth Serv & Ind Co	LA	81200	438	90,734,585	0.454	73,609,367	81.1	31,332

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

INDIVIDUAL POLICIES ISSUED THROUGH 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Loyal Amer Life Ins Co	OH	65722	901	176,498,143	0.882	138,223,553	78.3	53,588
Loyal Christian Benefit Assn	PA	56758		2,256,430	0.011	2,015,031	89.3	886
Lumico Life Ins Co	MO	73504	181	28,467,638	0.142	25,791,753	90.6	14,919
Manhattan Life Ins Co	NY	65870	1117	103,379,555	0.517	81,954,040	79.3	32,099
ManhattanLife Ins & Ann Co	TX	61883	1117	270,823	0.001	267,087	98.6	68
Massachusetts Mut Life Ins Co	MA	65935	435	863,673	0.004	822,710	95.3	411
MassMutual Ascend Life Ins Co	OH	63312	435	2,110,060	0.011	1,582,676	75.0	427
Medica Hlth Plans	MN	52626	1552	37,479,729	0.187	29,487,507	78.7	11,822
Medical Hlth Insuring Corp of OH	OH	95828	730	211,443,467	1.057	177,008,392	83.7	93,161
Medical Mut Of OH	OH	29076	730	19,171,145	0.096	13,539,957	70.6	6,801
Medico Corp Life Ins Co	IA	79987	3527	118,906,124	0.595	93,593,267	78.7	42,924
Medico Ins Co	IA	31119	3527	50,233,469	0.251	38,144,273	75.9	14,397
Medico Life & Hlth Ins Co	IA	65641	3527	6,306,773	0.032	5,320,434	84.4	2,597
Medisun Inc	AZ	95982		3,096	0.000	649	21.0	1
MedMutual Life Ins Co	OH	62375	730	564,535	0.003	332,635	58.9	158
Members Hlth Ins Co	AZ	94587	4677	45,738	0.000	22,372	48.9	23
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	1,104	80.6	1
Mid West Natl Life Ins Co Of TN	TX	66087	707	3,528	0.000	514	14.6	6
Moda Hlth Plan Inc	OR	47098	1313	1,549,873	0.008	1,291,343	83.3	897
Mutual Of Omaha Ins Co	NE	71412	261	555,101,210	2.775	423,203,824	76.2	170,908
Nassau Life & Ann Co	CT	93734	4736	26,578,355	0.133	18,763,875	70.6	5,691
Nassau Life Ins Co of KS	KS	68284	4736	4,414,502	0.022	2,686,653	60.9	1,028
National Cas Co	OH	11991	140	2,995	0.000	8,715	291.0	3
National Guardian Life Ins Co	WI	66583	1211	5,035,878	0.025	4,392,790	87.2	1,697
National Hlth Ins Co	TX	82538	8	1,158,474	0.006	1,132,535	97.8	494
Nationwide Life Ins Co	OH	66869	140	2,545,494	0.013	1,939,323	76.2	660
Natl Foundation Life Ins Co	TX	98205	707	4,953	0.000	780	15.7	2
New Era Life Ins Co	TX	78743	520	69,790,152	0.349	58,443,798	83.7	22,421
New Era Life Ins Co Of Midwest	TX	69698	520	40,487,166	0.202	34,734,732	85.8	15,156
New York Life Ins Co	NY	66915	826	592,818	0.003	450,745	76.0	150
North Amer Ins Co	WI	68349	574	5,602,466	0.028	4,143,569	74.0	1,061
Old Amer Ins Co	MO	67199	588	700	0.000	2,293	327.6	2

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

INDIVIDUAL POLICIES ISSUED THROUGH 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Old Surety Life Ins Co	OK	67326	4922	52,850,367	0.264	39,975,437	75.6	19,474
Omaha Ins Co	NE	13100	261	659,378,428	3.297	525,542,089	79.7	239,388
Omaha Supplemental Ins Co	NE	16537	261	16,708,793	0.084	15,999,306	95.8	9,767
Order of United Commercial Travelers	OH	56383		21,485,806	0.107	14,553,576	67.7	4,177
Oxford Life Ins Co	AZ	76112	574	20,747,043	0.104	17,831,433	85.9	4,859
Pacificare Life & Hlth Ins Co	IN	70785	707	6,387,572	0.032	5,991,389	93.8	1,916
Pan Amer Life Ins Co	LA	67539	525	3,588,757	0.018	3,338,637	93.0	1,832
Paramount Ins Co	OH	11518	1212	2,550,797	0.013	2,036,395	79.8	877
Pekin Life Ins Co	IL	67628	153	28,856,861	0.144	24,010,843	83.2	9,737
Philadelphia Amer Life Ins Co	TX	67784	520	109,399,575	0.547	95,949,602	87.7	42,732
Physicians Life Ins Co	NE	72125	367	59,588,156	0.298	44,457,485	74.6	17,718
Physicians Mut Ins Co	NE	80578	367	191,421,981	0.957	145,114,962	75.8	73,586
Polish Falcons Of Amer	PA	56820		313,836	0.002	294,980	94.0	105
Premera Blue Cross	WA	47570	962	61,239,637	0.306	43,771,310	71.5	20,744
Principal Life Ins Co	IA	61271	332	8,338,298	0.042	6,485,071	77.8	2,017
Provident Amer Life & Hlth Ins Co	OH	67903	901	3,706,275	0.019	2,541,740	68.6	642
Prudential Ins Co Of Amer	NJ	68241	304	17,669	0.000	33,721	190.8	7
Puritan Life Ins Co of Amer	AZ	71390	4903	23,583,199	0.118	21,756,961	92.3	9,698
QCC Ins Co	PA	93688	936	3,452,463	0.017	3,231,539	93.6	1,470
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	4,361,044	0.022	3,735,420	85.7	21,224
Quartz Hlth Benefit Plans Corp	WI	95796	4870	4,957,516	0.025	3,398,110	68.5	1,733
Quartz Hlth Ins Corp	WI	95341	4870	2,725,447	0.014	2,070,328	76.0	889
Quartz Hlth Plan Corp	WI	95101	4870	3,686,695	0.018	3,383,349	91.8	1,519
Regence BCBS of OR	OR	54933	1207	27,490,685	0.137	18,781,071	68.3	7,892
Regence BCBS of UT	UT	54550	1207	41,772,404	0.209	30,521,910	73.1	13,944
Regence BlueShield	WA	53902	1207	85,899,578	0.429	61,183,582	71.2	30,476
Regence Blueshield Of ID Inc	ID	60131	1207	8,572,398	0.043	7,113,471	83.0	2,540
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	3,370,554	0.017	3,020,456	89.6	1,183
Reserve Natl Ins Co	IL	68462	730	29,323,623	0.147	22,822,946	77.8	9,181
Rocky Mountain Hospital & Medical	CO	11011	671	81,959,612	0.410	62,742,143	76.6	26,173
Royal Neighbors Of Amer	IL	57657		11,060,731	0.055	7,657,309	69.2	2,181
S USA Life Ins Co Inc	AZ	60183	4947	13,177,173	0.066	11,667,621	88.5	5,637

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U.S. and U.S. Territories

**In Order by Company Name**

INDIVIDUAL POLICIES ISSUED THROUGH 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Sagicor Life Ins Co	TX	60445		9,851	0.000	3,602	36.6	3
Sanford Hlth Plan	SD	95683	1246	3,929,823	0.020	4,605,072	117.2	1,560
Sanford Hlth Plan of MN	MN	95725	1246	171,275	0.001	144,010	84.1	47
SBLI USA Life Ins Co Inc	NY	60176	4947	5,568,918	0.028	4,951,779	88.9	2,482
Security Hlth Plan of WI Inc	WI	96881		9,036,402	0.045	7,145,229	79.1	3,064
Sentinel Security Life Ins Co	UT	68802	4824	25,815,767	0.129	20,772,551	80.5	6,940
Shelter Life Ins Co	MO	65757	123	141,038	0.001	179,237	127.1	59
Shenandoah Life Ins Co	VA	68845	4947	12,761,537	0.064	10,990,574	86.1	5,195
Sierra Hlth & Life Ins Co Inc	NV	71420	707	4,764,392	0.024	3,681,775	77.3	1,110
SILAC Ins Co	UT	62952	4888	62,565,309	0.313	45,485,849	72.7	14,777
Southern Guar Ins Co	WI	19178		18,786,067	0.094	19,957,932	106.2	10,217
Southwest Serv Life Ins Co	TX	82430	1339	115,693	0.001	105,844	91.5	24
SPJST	TX	57436		286,310	0.001	203,877	71.2	55
Standard Life & Accident Ins Co	TX	86355	408	27,972,139	0.140	20,212,182	72.3	12,257
Standard Life & Cas Ins Co	UT	71706	1117	863,933	0.004	839,686	97.2	346
State Farm Mut Auto Ins Co	IL	25178	176	254,613,742	1.273	189,456,788	74.4	76,556
State Mut Ins Co	GA	69132		8,090,904	0.040	5,882,964	72.7	2,140
Sterling Investors Life Ins Co	IN	89184	4888	16,793,257	0.084	15,513,449	92.4	6,784
Sterling Life Ins Co	IL	77399	901	38,971,404	0.195	25,383,778	65.1	9,837
Takecare Ins Co Inc	GU	11093		66,601	0.000	420,362	631.2	58
Talcott Resolution Life Ins Co	CT	88072	4926	228,650	0.001	195,438	85.5	44
The Vt Hlth Plan LLC	VT	95696	4745	17,595,951	0.088	16,276,401	92.5	7,941
THP Ins Co	WV	60016	1297	17,420,738	0.087	13,207,503	75.8	5,558
Thrivent Financial For Lutherans	WI	56014		118,325,850	0.592	100,403,087	84.9	48,042
Transamerica Financial Life Ins Co	NY	70688	468	415,301	0.002	277,064	66.7	81
Transamerica Life Ins Co	IA	86231	468	196,623,536	0.983	163,592,880	83.2	77,998
TRH Hlth Ins Co	TN	89005	4677	130,007,109	0.650	101,817,402	78.3	50,745
Trustmark Ins Co	IL	61425	276	6,363	0.000	-32	-0.5	2
Tufts Ins Co Inc	MA	60117	4742	17,828,399	0.089	16,111,390	90.4	7,678
UCare MN	MN	52629	4380	28,875	0.000	66,083	228.9	10
Unicare Life & Hlth Ins Co	IN	80314	671	8,970,935	0.045	5,680,663	63.3	2,255
Unified Life Ins Co	TX	11121		3,530,504	0.018	3,136,395	88.8	1,147

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

INDIVIDUAL POLICIES ISSUED THROUGH 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Union Fidelity Life Ins Co	KS	62596	350	67,460	0.000	56,525	83.8	28
Union Labor Life Ins Co	MD	69744	781	60,455	0.000	117,292	194.0	35
Union Security Ins Co	KS	70408	306	5,488,742	0.027	5,387,889	98.2	2,968
United Amer Ins Co	NE	92916	290	248,702,651	1.244	175,396,830	70.5	103,492
United Farm Family Life Ins Co	IN	69892	542	28,028	0.000	40,307	143.8	13
United Heritage Life Ins Co	ID	63983	2878	862	0.000	0	0.0	0
United Hlthcare of AL Inc	AL	95784	707	439,201	0.002	1,771,630	403.4	162
United Hlthcare of AZ Inc	AZ	96016	707	1,867	0.000	1,174	62.9	1
United Ins Co Of Amer	IL	69930	215	119,890	0.001	92,187	76.9	74
United Natl Life Ins Co Of Amer	IL	92703	687	2,932,176	0.015	1,975,967	67.4	679
United Of Omaha Life Ins Co	NE	69868	261	709,327,696	3.547	501,905,224	70.8	185,171
United Security Assur Co Of PA	PA	42129		9,795	0.000	8,761	89.4	3
United World Life Ins Co	NE	72850	261	508,226,223	2.541	421,620,509	83.0	195,129
UnitedHealthcare Ins Co	CT	79413	707	2,894,062,507	14.470	2,333,710,578	80.6	959,985
Universal Fidelity Life Ins Co	OK	70122	4989	4,277,404	0.021	3,203,613	74.9	1,357
Upmc Hlth Benefits Inc	PA	11018	1324	219,175	0.001	797,985	364.1	96
US Hlth & Life Ins Co Inc	MI	97772	4859	0	0.000	1,450	N/A	1
USAA Life Ins Co	TX	69663	200	336,765,684	1.684	262,635,590	78.0	114,555
US Able Life	AR	94358	876	11,662	0.000	11,782	101.0	1
US Able Mut Ins Co	AR	83470	876	251,390,292	1.257	199,115,355	79.2	96,480
UTMB Hlth Plans Inc	TX	95764		299,334	0.001	166,195	55.5	91
Voya Retirement Ins & Ann Co	CT	86509	4832	2,131	0.000	44	2.1	1
Washington Natl Ins Co	IN	70319	233	23,008,749	0.115	17,030,037	74.0	5,898
Wellmark Inc	IA	88848	770	406,097,904	2.030	336,663,774	82.9	132,210
Wellmark Of SD Inc	SD	60128	770	53,092,302	0.265	45,426,671	85.6	17,323
Western Catholic Union	IL	57711		1,341,215	0.007	988,199	73.7	371
Western United Life Assur Co	WA	85189	1117	31,868,768	0.159	28,542,578	89.6	14,147
Wilcac Life Ins Co	IL	62413	4213	266,977	0.001	282,732	105.9	76
Wisconsin Physicians Serv Ins Corp	WI	53139	68	125,914,899	0.630	83,005,752	65.9	33,322
WMI Mut Ins Co	UT	68420		396,906	0.002	403,945	101.8	168
WPS Hlth Plan Inc	WI	10159	68	50,263	0.000	15,568	31.0	9

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
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U.S. and U.S. Territories

**In Order by Company Name**

INDIVIDUAL POLICIES ISSUED THROUGH 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
TOTAL				20,000,111,206		15,684,420,555	78.4	6,856,457

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**INDIVIDUAL POLICIES ISSUED IN 2020, 2021, AND 2022  
BY DIRECT PREMIUMS EARNED**

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED IN 2020, 2021, 2022

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Aetna Hlth Ins Co	PA	72052	1	514,140,658	8.870	469,364,292	91.3	336,185
BCBSM Inc	MN	55026	461	466,915,181	8.055	360,454,804	77.2	145,285
UnitedHealthcare Ins Co	CT	79413	707	341,698,356	5.895	268,240,664	78.5	192,314
Accendo Ins Co	UT	63444	1	293,834,589	5.069	277,451,613	94.4	213,164
Health Care Serv Corp A Mut Legal Re	IL	70670	917	252,404,499	4.354	253,506,546	100.4	130,309
United World Life Ins Co	NE	72850	261	220,961,578	3.812	197,110,161	89.2	159,640
Continental Life Ins Co Brentwood	TN	68500	1	182,220,655	3.144	154,731,484	84.9	117,822
Mutual Of Omaha Ins Co	NE	71412	261	174,165,073	3.005	149,877,300	86.1	164,149
Omaha Ins Co	NE	13100	261	161,173,587	2.781	135,561,667	84.1	122,627
Cigna Hlth & Life Ins Co	CT	67369	901	151,622,160	2.616	124,642,459	82.2	80,223
BCBS of MA	MA	53228	3637	113,463,576	1.957	102,346,873	90.2	58,444
United Amer Ins Co	NE	92916	290	105,658,038	1.823	68,406,973	64.7	59,257
Omaha Supplemental Ins Co	NE	16537	261	103,048,569	1.778	95,790,459	93.0	72,266
Aetna Hlth & Life Ins Co	CT	78700	1	95,032,537	1.640	81,962,665	86.2	56,035
Colonial Penn Life Ins Co	PA	62065	233	84,875,847	1.464	55,009,570	64.8	40,375
USAA Life Ins Co	TX	69663	200	80,041,496	1.381	62,802,295	78.5	41,323
Physicians Life Ins Co	NE	72125	367	78,959,509	1.362	56,901,776	72.1	56,872
Empire Healthchoice Assur Inc	NY	55093	671	74,454,831	1.284	72,278,409	97.1	28,719
Humanadental Ins Co	WI	70580	119	69,858,955	1.205	63,350,395	90.7	36,914
BCBS Of FL	FL	98167	536	66,700,102	1.151	45,256,985	67.9	25,225
United Of Omaha Life Ins Co	NE	69868	261	61,094,465	1.054	47,278,812	77.4	34,866
Humana Ins Co	WI	73288	119	58,322,200	1.006	49,438,799	84.8	26,813
Anthem Ins Co Inc	IN	28207	671	57,278,298	0.988	47,422,176	82.8	36,635
Regence BlueShield	WA	53902	1207	57,263,189	0.988	45,377,243	79.2	29,866
ManhattanLife Ins & Ann Co	TX	61883	1117	55,344,948	0.955	46,173,805	83.4	51,377
Anthem Hlth Plans of VA Inc	VA	71835	671	53,493,641	0.923	46,353,575	86.7	40,974
Wellmark Inc	IA	88848	770	52,053,591	0.898	45,518,497	87.4	29,751
Wisconsin Physicians Serv Ins Corp	WI	53139	68	49,935,211	0.861	39,137,483	78.4	30,060
Lumico Life Ins Co	MO	73504	181	48,081,663	0.830	40,532,799	84.3	28,075
Medical Hlth Insuring Corp of OH	OH	95828	730	47,592,684	0.821	38,256,870	80.4	31,286
Community Ins Co	OH	10345	671	46,591,797	0.804	40,340,594	86.6	17,325
State Farm Mut Auto Ins Co	IL	25178	176	45,569,623	0.786	35,730,915	78.4	26,663

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**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED IN 2020, 2021, 2022

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Compbenefits Ins Co	TX	60984	119	44,121,752	0.761	41,010,599	92.9	29,901
BCBS of NC Inc	NC	54631	758	40,964,865	0.707	40,743,148	99.5	34,133
National Hlth Ins Co	TX	82538	8	40,387,075	0.697	33,433,102	82.8	19,463
Humana Benefit Plan of IL Inc	IL	60052	119	39,711,231	0.685	33,979,126	85.6	21,351
Priority Hlth	MI	95561	3383	38,560,419	0.665	32,020,975	83.0	17,698
Capitol Life Ins Co	TX	61581	3436	36,742,016	0.634	34,066,399	92.7	27,195
Cigna Natl Hlth Ins Co	OH	61727	901	36,718,692	0.633	29,335,848	79.9	33,374
Medico Ins Co	IA	31119	3527	36,406,670	0.628	31,116,408	85.5	38,371
Horizon Ins Co	NJ	14690	1202	36,196,616	0.624	26,623,625	73.6	14,213
Medico Corp Life Ins Co	IA	79987	3527	32,251,867	0.556	27,898,560	86.5	22,644
BCBS of AZ Inc	AZ	53589		32,217,404	0.556	26,354,915	81.8	22,715
BCBS of AL	AL	55433	570	31,091,213	0.536	31,438,728	101.1	13,633
USAble Mut Ins Co	AR	83470	876	30,206,270	0.521	24,433,823	80.9	19,910
Healthy Alliance Life Ins Co	MO	78972	671	28,270,606	0.488	23,163,054	81.9	15,055
Health Net Life Ins Co	CA	66141	1295	28,059,267	0.484	24,133,013	86.0	10,548
Anthem Hlth Plans Of KY Inc	KY	95120	671	27,766,696	0.479	15,510,978	55.9	15,738
Great Southern Life Ins Co	TX	90212	449	27,697,818	0.478	26,415,121	95.4	15,750
BCBS of MI Mut Ins Co	MI	54291	572	26,957,197	0.465	26,644,331	98.8	15,101
BCBS Of SC Inc	SC	38520	661	26,929,524	0.465	21,998,817	81.7	18,544
Anthem Hlth Plans Inc	CT	60217	671	26,025,207	0.449	25,638,516	98.5	12,058
Rocky Mountain Hospital & Medical	CO	11011	671	25,734,580	0.444	22,469,919	87.3	16,567
HPHC Ins Co Inc	MA	18975	4742	24,673,938	0.426	22,686,648	91.9	10,543
Philadelphia Amer Life Ins Co	TX	67784	520	24,438,597	0.422	21,152,002	86.6	17,397
BCBS of TN Inc	TN	54518	3498	22,289,441	0.385	19,487,965	87.4	13,463
Louisiana Hlth Serv & Ind Co	LA	81200	438	21,164,372	0.365	19,831,648	93.7	13,983
Loyal Amer Life Ins Co	OH	65722	901	20,838,711	0.360	15,906,068	76.3	8,933
Transamerica Life Ins Co	IA	86231	468	20,639,879	0.356	16,348,850	79.2	10,026
Regence BCBS of OR	OR	54933	1207	19,415,481	0.335	16,166,885	83.3	9,295
Highmark Inc	PA	54771	812	19,371,146	0.334	18,602,655	96.0	9,740
Asuris NW Hlth	WA	47350	1207	19,138,786	0.330	18,388,241	96.1	9,185
Anthem Hlth Plans of NH	NH	53759	671	18,953,054	0.327	12,060,900	63.6	10,860
BCBS Of KS Inc	KS	70729	430	18,673,067	0.322	15,584,181	83.5	11,182

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED IN 2020, 2021, 2022

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
American Continental Ins Co	TN	12321	1	18,293,777	0.316	17,223,036	94.1	11,673
Anthem Hlth Plans of ME Inc	ME	52618	671	16,748,998	0.289	15,009,803	89.6	7,083
Elips Life Ins Co	MO	85561	181	16,685,245	0.288	13,141,040	78.8	16,436
Heartland Natl Life Ins Co	IN	66214		16,207,913	0.280	13,680,948	84.4	10,551
American Retirement Life Ins Co	OH	88366	901	15,796,957	0.273	11,391,098	72.1	6,953
Old Surety Life Ins Co	OK	67326	4922	15,204,741	0.262	8,761,551	57.6	11,167
First Care Inc	MD	60113	380	15,143,193	0.261	11,632,259	76.8	10,357
Central States H & L Co Of Omaha	NE	61751	690	14,958,861	0.258	12,551,682	83.9	9,390
BCBS of ND	ND	55891		14,678,893	0.253	12,174,133	82.9	8,917
New Era Life Ins Co	TX	78743	520	14,314,817	0.247	11,869,340	82.9	10,243
Excellus Hlth Plan Inc	NY	55107	1186	13,660,081	0.236	17,418,167	127.5	6,466
National Guardian Life Ins Co	WI	66583	1211	13,468,825	0.232	12,026,921	89.3	4,212
HCSC Ins Serv Co	IL	78611	917	13,151,499	0.227	8,300,007	63.1	14,752
Regence BCBS of UT	UT	54550	1207	12,888,690	0.222	12,807,698	99.4	7,330
Southern Guar Ins Co	WI	19178		12,508,808	0.216	13,032,182	104.2	7,187
BCBS Of NE	NE	77780	4858	12,452,526	0.215	11,740,084	94.3	8,562
Thrivent Financial For Lutherans	WI	56014		12,179,113	0.210	10,127,396	83.2	6,323
Amerigroup Ins Co	TX	14078	671	11,608,412	0.200	11,326,249	97.6	7,252
Wellmark Of SD Inc	SD	60128	770	11,595,527	0.200	9,940,439	85.7	6,732
Union Security Ins Co	KS	70408	306	11,408,544	0.197	10,925,817	95.8	7,032
Erie Family Life Ins Co	PA	70769	213	9,951,033	0.172	7,559,226	76.0	7,441
Premera Blue Cross	WA	47570	962	9,890,730	0.171	6,317,879	63.9	7,193
Pekin Life Ins Co	IL	67628	153	9,874,251	0.170	8,336,934	84.4	6,700
Globe Life Ins Co of NY	NY	74101	290	9,755,974	0.168	6,270,075	64.3	11,163
QCC Ins Co	PA	93688	936	9,367,910	0.162	8,864,934	94.6	4,554
GPM Hlth & Life Ins Co	TX	67059	4712	8,384,676	0.145	8,281,007	98.8	4,270
United Ins Co Of Amer	IL	69930	215	8,358,531	0.144	6,245,718	74.7	5,864
Bankers Fidelity Assur Co	GA	71919	587	8,000,006	0.138	5,062,224	63.3	4,217
Garden State Life Ins Co	TX	63657	408	7,758,085	0.134	7,590,598	97.8	3,340
United States Fire Ins Co	DE	21113	158	7,629,624	0.132	4,483,679	58.8	3,441
EPIC Life Ins Co	WI	64149	68	7,267,391	0.125	5,751,526	79.1	3,475
Western United Life Assur Co	WA	85189	1117	7,107,371	0.123	5,430,431	76.4	3,292

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U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED IN 2020, 2021, 2022

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Highmark BCBSD Inc	DE	53287	812	6,966,536	0.120	5,502,955	79.0	4,137
Puritan Life Ins Co of Amer	AZ	71390	4903	6,567,448	0.113	4,894,719	74.5	2,315
Highmark Western & Northeastern NY	NY	55204	812	6,437,023	0.111	10,997,679	170.9	2,898
Tufts Ins Co Inc	MA	60117	4742	6,394,818	0.110	5,121,539	80.1	2,754
TRH Hlth Ins Co	TN	89005	4677	5,938,781	0.102	5,615,302	94.6	3,991
New Era Life Ins Co Of Midwest	TX	69698	520	5,787,698	0.100	5,012,155	86.6	4,228
Everence Assn Inc	IN	57991	4616	5,772,643	0.100	3,407,622	59.0	3,686
Triple S Salud Inc	PR	55816	536	5,696,405	0.098	3,435,938	60.3	2,689
Humana Ins Co of NY	NY	12634	119	5,642,024	0.097	5,906,317	104.7	3,255
Blue Cross of ID Care Plus Inc	ID	15022	1290	5,329,706	0.092	4,200,315	78.8	2,654
SBLI USA Life Ins Co Inc	NY	60176	4947	5,292,917	0.091	3,852,898	72.8	6,208
Individual Assur Co Life Hlth & Acc	OK	81779	2858	5,260,110	0.091	4,919,323	93.5	1,972
UnitedHealthcare Ins Co of Amer	IL	84549	707	5,133,412	0.089	3,730,558	72.7	5,705
Manhattan Life Ins Co	NY	65870	1117	4,918,606	0.085	3,934,348	80.0	1,741
Providence Hlth Assur	OR	15203	4788	4,854,325	0.084	4,807,013	99.0	2,941
The Vt Hlth Plan LLC	VT	95696	4745	4,489,220	0.077	3,421,435	76.2	2,651
Pan Amer Life Ins Co	LA	67539	525	4,455,415	0.077	3,662,321	82.2	2,315
Country Life Ins Co	IL	62553	50	4,423,149	0.076	3,719,327	84.1	2,882
Washington Natl Ins Co	IN	70319	233	4,257,666	0.073	3,565,263	83.7	8,647
BCBS of WY	WY	53767		3,923,592	0.068	3,195,159	81.4	2,241
Empheysis Ins Co	TX	88595	119	3,919,113	0.068	4,109,379	104.9	2,822
Guarantee Trust Life Ins Co	IL	64211	687	3,865,725	0.067	3,701,348	95.7	1,519
S USA Life Ins Co Inc	AZ	60183	4947	3,845,151	0.066	3,028,500	78.8	3,020
Shenandoah Life Ins Co	VA	68845	4947	3,775,738	0.065	3,658,784	96.9	1,833
First Hlth Life & Hlth Ins Co	TX	90328	1	3,746,213	0.065	2,819,036	75.3	2,130
Capital Advantage Ins Co	PA	41203	1230	3,651,280	0.063	2,830,149	77.5	3,063
HNE Ins Co	MA	14198	4756	3,622,610	0.062	5,125,143	141.5	2,480
Alliance Hlth & Life Ins Co	MI	60134	1311	3,561,285	0.061	2,792,205	78.4	2,548
BCBS of KC	MO	47171	537	3,469,865	0.060	2,906,661	83.8	1,483
Bankers Fidelity Life Ins Co	GA	61239	587	3,124,734	0.054	2,075,690	66.4	1,633
MercyCare HMO Inc	WI	12195	3595	3,027,745	0.052	2,845,183	94.0	1,144
Reserve Natl Ins Co	IL	68462	730	2,952,934	0.051	813,708	27.6	233

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U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED IN 2020, 2021, 2022

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Aultcare Ins Co	OH	77216	4805	2,900,802	0.050	2,483,105	85.6	1,445
Medica Hlth Plans	MN	52626	1552	2,788,061	0.048	1,837,780	65.9	882
Montana Hlth Cooperative	MT	14933		2,778,413	0.048	2,649,939	95.4	2,078
Assured Life Assn	CO	56499		2,724,211	0.047	2,171,050	79.7	1,361
Federal Life Ins Co	IL	63223	4966	2,627,119	0.045	2,175,564	82.8	2,145
State Mut Ins Co	GA	69132		2,472,003	0.043	2,313,163	93.6	1,699
CSI Life Ins Co	NE	82880	31	2,468,482	0.043	2,112,118	85.6	1,248
Regence Blueshield Of ID Inc	ID	60131	1207	2,443,871	0.042	2,011,275	82.3	1,349
AmeriHealth Ins Co Of NJ	NJ	60061	936	2,312,398	0.040	1,990,184	86.1	1,103
Highmark West Virginia Inc.	WV	54828	812	2,308,956	0.040	2,762,919	119.7	1,170
American Benefit Life Ins Co	OK	66001	3436	2,248,968	0.039	1,726,975	76.8	3,476
Sterling Investors Life Ins Co	IN	89184	4888	2,128,202	0.037	1,789,330	84.1	1,038
BCBS Of MS Mut Ins Co	MS	60111	1126	2,103,316	0.036	1,638,606	77.9	714
Supreme Council The Royal Arcanum	MA	58181		2,102,087	0.036	2,085,402	99.2	1,709
Combined Ins Co Of Amer	IL	62146	626	2,074,245	0.036	1,602,018	77.2	4,580
BCBS of RI	RI	53473		2,015,083	0.035	1,678,093	83.3	766
Humana Ins Co Of PR Inc	PR	84603	119	1,791,795	0.031	1,174,073	65.5	1,028
Globe Life & Accident Ins Co	NE	91472	290	1,746,101	0.030	1,861,853	106.6	1,504
American Natl Life Ins Co Of TX	TX	71773	408	1,595,930	0.028	1,178,560	73.8	394
Medica Ins Co	MN	12459	1552	1,462,698	0.025	1,965,110	134.3	1,615
Nassau Life Ins Co of KS	KS	68284	4736	1,408,792	0.024	1,070,787	76.0	1,730
Fallon Hlth & Life Assur Co	MA	66828	4741	1,364,745	0.024	1,232,640	90.3	755
Medico Life & Hlth Ins Co	IA	65641	3527	1,363,467	0.024	938,948	68.9	1,115
UCare Hlth Inc	WI	12924	4380	1,322,739	0.023	1,282,463	97.0	727
Oxford Life Ins Co	AZ	76112	574	1,258,970	0.022	1,212,498	96.3	659
Humana Hlth Plan Inc	KY	95885	119	1,142,072	0.020	989,936	86.7	509
Security Hlth Plan of WI Inc	WI	96881		1,115,045	0.019	1,194,425	107.1	567
First Comm Hlth Plan Inc	AL	47051		1,087,971	0.019	867,462	79.7	0
Missouri Valley Life & Hlth Ins Co	MO	76040	537	1,087,688	0.019	881,044	81.0	808
Sentinel Security Life Ins Co	UT	68802	4824	1,083,862	0.019	1,032,955	95.3	473
Catholic United Financial	MN	57053		1,080,190	0.019	715,675	66.3	561
Avera Hlth Plans Inc	SD	95839		1,041,518	0.018	990,819	95.1	1,197

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U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED IN 2020, 2021, 2022

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Family Life Ins Co	TX	63053	1117	809,658	0.014	563,626	69.6	481
Independence Amer Ins Co	DE	26581		797,247	0.014	941,849	118.1	524
Sanford Hlth Plan	SD	95683	1246	737,218	0.013	709,336	96.2	424
Americo Fin Life & Ann Ins Co	TX	61999	449	719,128	0.012	664,141	92.4	299
Everest Reins Co	DE	26921	1120	689,908	0.012	794,950	115.2	325
Moda Hlth Plan Inc	OR	47098	1313	589,590	0.010	544,255	92.3	513
McLaren Hlth Plan Comm	MI	14217	4700	586,912	0.010	517,023	88.1	324
Quartz Hlth Benefit Plans Corp	WI	95796	4870	577,608	0.010	391,035	67.7	166
BCBS of VT	VT	53295	4745	576,076	0.010	741,456	128.7	200
Paramount Ins Co	OH	11518	1212	548,441	0.009	412,747	75.3	306
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	516,298	0.009	347,740	67.4	3,470
Transamerica Financial Life Ins Co	NY	70688	468	485,268	0.008	541,021	111.5	238
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	454,495	0.008	347,376	76.4	165
Physicians Mut Ins Co	NE	80578	367	448,569	0.008	305,998	68.2	225
EmblemHealth Plan Inc	NY	55239	1127	441,451	0.008	387,112	87.7	430
Bankers Reserve Life Ins Co Of WI	WI	71013	1295	429,944	0.007	256,674	59.7	505
Order of United Commercial Travelers	OH	56383		425,126	0.007	275,646	64.8	481
THP Ins Co	WV	60016	1297	410,273	0.007	299,767	73.1	298
Bankers Conseco Life Ins Co	NY	68560	233	397,158	0.007	276,413	69.6	373
Quartz Hlth Plan Corp	WI	95101	4870	385,902	0.007	354,200	91.8	159
Group Hlth Coop of S Central WI	WI	95311		332,333	0.006	321,280	96.7	158
Health Alliance Medical Plans	IL	77950	1192	304,151	0.005	140,376	46.2	123
Tier One Ins Co	NE	92908	370	280,214	0.005	164,874	58.8	1,347
WMI Mut Ins Co	UT	68420		209,248	0.004	110,102	52.6	135
Catholic Life Ins	TX	57347		178,242	0.003	151,790	85.2	103
Liberty Bankers Life Ins Co	OK	68543	3436	160,235	0.003	121,981	76.1	65
BCBS Hlthcare Plan of GA Inc	GA	96962	671	158,364	0.003	106,888	67.5	77
American Home Life Ins Co	KS	60542		152,320	0.003	115,785	76.0	466
Aetna Life Ins Co	CT	60054	1	146,571	0.003	85,916	58.6	37
Universal Fidelity Life Ins Co	OK	70122	4989	146,324	0.003	97,746	66.8	120
Companion Life Ins Co	SC	77828	661	134,292	0.002	61,110	45.5	59
Magna Ins Co	MS	61018		129,514	0.002	140,026	108.1	110

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September 28, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

INDIVIDUAL POLICIES ISSUED IN 2020, 2021, 2022

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
ManhattanLife of Amer Ins Co	TX	16755	1117	124,538	0.002	68,926	55.3	190
Health Tradition Hlth Plan Inc	WI	96628	4939	96,706	0.002	42,540	44.0	52
Summa Ins Co Inc	OH	10649	3259	86,141	0.001	51,552	59.8	22
Independence Hospital Ind Plan Inc	PA	54704	936	67,373	0.001	114,361	169.7	34
GCU	PA	56693		63,394	0.001	46,547	73.4	29
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	49,605	0.001	19,894	40.1	25
Allcare Hlth Plan Inc	OR	12253	4963	41,839	0.001	17,613	42.1	16
BCBS of WI	WI	54003	671	31,981	0.001	16,739	52.3	11
Sterling Life Ins Co	IL	77399	901	30,972	0.001	30,318	97.9	8
Medical Mut Of OH	OH	29076	730	30,555	0.001	49,205	161.0	25
Health First Ins Inc	FL	14140	4740	30,082	0.001	13,632	45.3	0
Dean Hlth Plan Inc	WI	96156	1552	27,711	0.000	14,843	53.6	15
CDPHP Universal Benefits Inc	NY	47027	4708	10,921	0.000	20,853	190.9	2
SilverScript Ins Co	TN	12575	1	9,624	0.000	7,020	72.9	5
Members Hlth Ins Co	AZ	94587	4677	8,140	0.000	2,115	26.0	7
Pacificsource Hlth Plans	OR	54976	4704	5,528	0.000	2,226	40.3	3
Ryder Hlth Plan Inc	PR	95743		4,700	0.000	4,233	90.1	6
Takecare Ins Co Inc	GU	11093		3,530	0.000	2,345	66.4	5
Resource Life Ins Co	IL	61506	233	3,404	0.000	753	22.1	2
Avalon Ins Co	PA	12358	1230	1,846	0.000	3,425	185.5	1
Christian Fidelity Life Ins Co	TX	61859	574	1,498	0.000	135	9.0	0
<b>TOTAL</b>				<b>5,796,407,418</b>		<b>4,929,572,342</b>	<b>85.0</b>	<b>3,470,363</b>

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**INDIVIDUAL POLICIES ISSUED IN 2020, 2021, AND 2022  
BY COMPANY NAME**

September 28, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

INDIVIDUAL POLICIES ISSUED IN 2020, 2021, 2022

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Accendo Ins Co	UT	63444	1	293,834,589	5.069	277,451,613	94.4	213,164
Aetna Hlth & Life Ins Co	CT	78700	1	95,032,537	1.640	81,962,665	86.2	56,035
Aetna Hlth Ins Co	PA	72052	1	514,140,658	8.870	469,364,292	91.3	336,185
Aetna Life Ins Co	CT	60054	1	146,571	0.003	85,916	58.6	37
Allcare Hlth Plan Inc	OR	12253	4963	41,839	0.001	17,613	42.1	16
Alliance Hlth & Life Ins Co	MI	60134	1311	3,561,285	0.061	2,792,205	78.4	2,548
American Benefit Life Ins Co	OK	66001	3436	2,248,968	0.039	1,726,975	76.8	3,476
American Continental Ins Co	TN	12321	1	18,293,777	0.316	17,223,036	94.1	11,673
American Home Life Ins Co	KS	60542		152,320	0.003	115,785	76.0	466
American Natl Life Ins Co Of TX	TX	71773	408	1,595,930	0.028	1,178,560	73.8	394
American Retirement Life Ins Co	OH	88366	901	15,796,957	0.273	11,391,098	72.1	6,953
Americo Fin Life & Ann Ins Co	TX	61999	449	719,128	0.012	664,141	92.4	299
Amerigroup Ins Co	TX	14078	671	11,608,412	0.200	11,326,249	97.6	7,252
AmeriHealth Ins Co Of NJ	NJ	60061	936	2,312,398	0.040	1,990,184	86.1	1,103
Anthem Hlth Plans Inc	CT	60217	671	26,025,207	0.449	25,638,516	98.5	12,058
Anthem Hlth Plans Of KY Inc	KY	95120	671	27,766,696	0.479	15,510,978	55.9	15,738
Anthem Hlth Plans of ME Inc	ME	52618	671	16,748,998	0.289	15,009,803	89.6	7,083
Anthem Hlth Plans of NH	NH	53759	671	18,953,054	0.327	12,060,900	63.6	10,860
Anthem Hlth Plans of VA Inc	VA	71835	671	53,493,641	0.923	46,353,575	86.7	40,974
Anthem Ins Co Inc	IN	28207	671	57,278,298	0.988	47,422,176	82.8	36,635
Assured Life Assn	CO	56499		2,724,211	0.047	2,171,050	79.7	1,361
Asuris NW Hlth	WA	47350	1207	19,138,786	0.330	18,388,241	96.1	9,185
Aultcare Ins Co	OH	77216	4805	2,900,802	0.050	2,483,105	85.6	1,445
Avalon Ins Co	PA	12358	1230	1,846	0.000	3,425	185.5	1
Avera Hlth Plans Inc	SD	95839		1,041,518	0.018	990,819	95.1	1,197
Bankers Conseco Life Ins Co	NY	68560	233	397,158	0.007	276,413	69.6	373
Bankers Fidelity Assur Co	GA	71919	587	8,000,006	0.138	5,062,224	63.3	4,217
Bankers Fidelity Life Ins Co	GA	61239	587	3,124,734	0.054	2,075,690	66.4	1,633
Bankers Reserve Life Ins Co Of WI	WI	71013	1295	429,944	0.007	256,674	59.7	505
BCBS Hlthcare Plan of GA Inc	GA	96962	671	158,364	0.003	106,888	67.5	77
BCBS of AL	AL	55433	570	31,091,213	0.536	31,438,728	101.1	13,633
BCBS of AZ Inc	AZ	53589		32,217,404	0.556	26,354,915	81.8	22,715

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Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
BCBS Of FL	FL	98167	536	66,700,102	1.151	45,256,985	67.9	25,225
BCBS of KC	MO	47171	537	3,469,865	0.060	2,906,661	83.8	1,483
BCBS Of KS Inc	KS	70729	430	18,673,067	0.322	15,584,181	83.5	11,182
BCBS of MA	MA	53228	3637	113,463,576	1.957	102,346,873	90.2	58,444
BCBS of MI Mut Ins Co	MI	54291	572	26,957,197	0.465	26,644,331	98.8	15,101
BCBS Of MS Mut Ins Co	MS	60111	1126	2,103,316	0.036	1,638,606	77.9	714
BCBS of NC Inc	NC	54631	758	40,964,865	0.707	40,743,148	99.5	34,133
BCBS of ND	ND	55891		14,678,893	0.253	12,174,133	82.9	8,917
BCBS Of NE	NE	77780	4858	12,452,526	0.215	11,740,084	94.3	8,562
BCBS of RI	RI	53473		2,015,083	0.035	1,678,093	83.3	766
BCBS Of SC Inc	SC	38520	661	26,929,524	0.465	21,998,817	81.7	18,544
BCBS of TN Inc	TN	54518	3498	22,289,441	0.385	19,487,965	87.4	13,463
BCBS of VT	VT	53295	4745	576,076	0.010	741,456	128.7	200
BCBS of WI	WI	54003	671	31,981	0.001	16,739	52.3	11
BCBS of WY	WY	53767		3,923,592	0.068	3,195,159	81.4	2,241
BCBSM Inc	MN	55026	461	466,915,181	8.055	360,454,804	77.2	145,285
Blue Cross of ID Care Plus Inc	ID	15022	1290	5,329,706	0.092	4,200,315	78.8	2,654
Capital Advantage Ins Co	PA	41203	1230	3,651,280	0.063	2,830,149	77.5	3,063
Capitol Life Ins Co	TX	61581	3436	36,742,016	0.634	34,066,399	92.7	27,195
Catholic Life Ins	TX	57347		178,242	0.003	151,790	85.2	103
Catholic United Financial	MN	57053		1,080,190	0.019	715,675	66.3	561
CDPHP Universal Benefits Inc	NY	47027	4708	10,921	0.000	20,853	190.9	2
Central States H & L Co Of Omaha	NE	61751	690	14,958,861	0.258	12,551,682	83.9	9,390
Christian Fidelity Life Ins Co	TX	61859	574	1,498	0.000	135	9.0	0
Cigna Hlth & Life Ins Co	CT	67369	901	151,622,160	2.616	124,642,459	82.2	80,223
Cigna Natl Hlth Ins Co	OH	61727	901	36,718,692	0.633	29,335,848	79.9	33,374
Colonial Penn Life Ins Co	PA	62065	233	84,875,847	1.464	55,009,570	64.8	40,375
Combined Ins Co Of Amer	IL	62146	626	2,074,245	0.036	1,602,018	77.2	4,580
Community Ins Co	OH	10345	671	46,591,797	0.804	40,340,594	86.6	17,325
Companion Life Ins Co	SC	77828	661	134,292	0.002	61,110	45.5	59
Compbenefits Ins Co	TX	60984	119	44,121,752	0.761	41,010,599	92.9	29,901
Continental Life Ins Co Brentwood	TN	68500	1	182,220,655	3.144	154,731,484	84.9	117,822

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Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Country Life Ins Co	IL	62553	50	4,423,149	0.076	3,719,327	84.1	2,882
CSI Life Ins Co	NE	82880	31	2,468,482	0.043	2,112,118	85.6	1,248
Dean Hlth Plan Inc	WI	96156	1552	27,711	0.000	14,843	53.6	15
Elips Life Ins Co	MO	85561	181	16,685,245	0.288	13,141,040	78.8	16,436
EmblemHealth Plan Inc	NY	55239	1127	441,451	0.008	387,112	87.7	430
Empheysis Ins Co	TX	88595	119	3,919,113	0.068	4,109,379	104.9	2,822
Empire Healthchoice Assur Inc	NY	55093	671	74,454,831	1.284	72,278,409	97.1	28,719
EPIC Life Ins Co	WI	64149	68	7,267,391	0.125	5,751,526	79.1	3,475
Erie Family Life Ins Co	PA	70769	213	9,951,033	0.172	7,559,226	76.0	7,441
Everence Assn Inc	IN	57991	4616	5,772,643	0.100	3,407,622	59.0	3,686
Everest Reins Co	DE	26921	1120	689,908	0.012	794,950	115.2	325
Excellus Hlth Plan Inc	NY	55107	1186	13,660,081	0.236	17,418,167	127.5	6,466
Fallon Hlth & Life Assur Co	MA	66828	4741	1,364,745	0.024	1,232,640	90.3	755
Family Life Ins Co	TX	63053	1117	809,658	0.014	563,626	69.6	481
Federal Life Ins Co	IL	63223	4966	2,627,119	0.045	2,175,564	82.8	2,145
First Care Inc	MD	60113	380	15,143,193	0.261	11,632,259	76.8	10,357
First Comm Hlth Plan Inc	AL	47051		1,087,971	0.019	867,462	79.7	0
First Hlth Life & Hlth Ins Co	TX	90328	1	3,746,213	0.065	2,819,036	75.3	2,130
Garden State Life Ins Co	TX	63657	408	7,758,085	0.134	7,590,598	97.8	3,340
GCU	PA	56693		63,394	0.001	46,547	73.4	29
Globe Life & Accident Ins Co	NE	91472	290	1,746,101	0.030	1,861,853	106.6	1,504
Globe Life Ins Co of NY	NY	74101	290	9,755,974	0.168	6,270,075	64.3	11,163
GPM Hlth & Life Ins Co	TX	67059	4712	8,384,676	0.145	8,281,007	98.8	4,270
Great Southern Life Ins Co	TX	90212	449	27,697,818	0.478	26,415,121	95.4	15,750
Group Hlth Coop of S Central WI	WI	95311		332,333	0.006	321,280	96.7	158
Guarantee Trust Life Ins Co	IL	64211	687	3,865,725	0.067	3,701,348	95.7	1,519
HCSC Ins Serv Co	IL	78611	917	13,151,499	0.227	8,300,007	63.1	14,752
Health Alliance Medical Plans	IL	77950	1192	304,151	0.005	140,376	46.2	123
Health Care Serv Corp A Mut Legal Re	IL	70670	917	252,404,499	4.354	253,506,546	100.4	130,309
Health First Ins Inc	FL	14140	4740	30,082	0.001	13,632	45.3	0
Health Net Life Ins Co	CA	66141	1295	28,059,267	0.484	24,133,013	86.0	10,548
Health Tradition Hlth Plan Inc	WI	96628	4939	96,706	0.002	42,540	44.0	52

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Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Healthy Alliance Life Ins Co	MO	78972	671	28,270,606	0.488	23,163,054	81.9	15,055
Heartland Natl Life Ins Co	IN	66214		16,207,913	0.280	13,680,948	84.4	10,551
Highmark BCBSD Inc	DE	53287	812	6,966,536	0.120	5,502,955	79.0	4,137
Highmark Inc	PA	54771	812	19,371,146	0.334	18,602,655	96.0	9,740
Highmark West Virginia Inc.	WV	54828	812	2,308,956	0.040	2,762,919	119.7	1,170
Highmark Western & Northeastern NY	NY	55204	812	6,437,023	0.111	10,997,679	170.9	2,898
HNE Ins Co	MA	14198	4756	3,622,610	0.062	5,125,143	141.5	2,480
Horizon Ins Co	NJ	14690	1202	36,196,616	0.624	26,623,625	73.6	14,213
HPHC Ins Co Inc	MA	18975	4742	24,673,938	0.426	22,686,648	91.9	10,543
Humana Benefit Plan of IL Inc	IL	60052	119	39,711,231	0.685	33,979,126	85.6	21,351
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	49,605	0.001	19,894	40.1	25
Humana Hlth Plan Inc	KY	95885	119	1,142,072	0.020	989,936	86.7	509
Humana Ins Co	WI	73288	119	58,322,200	1.006	49,438,799	84.8	26,813
Humana Ins Co of NY	NY	12634	119	5,642,024	0.097	5,906,317	104.7	3,255
Humana Ins Co Of PR Inc	PR	84603	119	1,791,795	0.031	1,174,073	65.5	1,028
Humanadental Ins Co	WI	70580	119	69,858,955	1.205	63,350,395	90.7	36,914
Independence Amer Ins Co	DE	26581		797,247	0.014	941,849	118.1	524
Independence Hospital Ind Plan Inc	PA	54704	936	67,373	0.001	114,361	169.7	34
Individual Assur Co Life Hlth & Acc	OK	81779	2858	5,260,110	0.091	4,919,323	93.5	1,972
Liberty Bankers Life Ins Co	OK	68543	3436	160,235	0.003	121,981	76.1	65
Louisiana Hlth Serv & Ind Co	LA	81200	438	21,164,372	0.365	19,831,648	93.7	13,983
Loyal Amer Life Ins Co	OH	65722	901	20,838,711	0.360	15,906,068	76.3	8,933
Lumico Life Ins Co	MO	73504	181	48,081,663	0.830	40,532,799	84.3	28,075
Magna Ins Co	MS	61018		129,514	0.002	140,026	108.1	110
Manhattan Life Ins Co	NY	65870	1117	4,918,606	0.085	3,934,348	80.0	1,741
ManhattanLife Ins & Ann Co	TX	61883	1117	55,344,948	0.955	46,173,805	83.4	51,377
ManhattanLife of Amer Ins Co	TX	16755	1117	124,538	0.002	68,926	55.3	190
McLaren Hlth Plan Comm	MI	14217	4700	586,912	0.010	517,023	88.1	324
Medica Hlth Plans	MN	52626	1552	2,788,061	0.048	1,837,780	65.9	882
Medica Ins Co	MN	12459	1552	1,462,698	0.025	1,965,110	134.3	1,615
Medical Hlth Insuring Corp of OH	OH	95828	730	47,592,684	0.821	38,256,870	80.4	31,286
Medical Mut Of OH	OH	29076	730	30,555	0.001	49,205	161.0	25

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Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Medico Corp Life Ins Co	IA	79987	3527	32,251,867	0.556	27,898,560	86.5	22,644
Medico Ins Co	IA	31119	3527	36,406,670	0.628	31,116,408	85.5	38,371
Medico Life & Hlth Ins Co	IA	65641	3527	1,363,467	0.024	938,948	68.9	1,115
Members Hlth Ins Co	AZ	94587	4677	8,140	0.000	2,115	26.0	7
MercyCare HMO Inc	WI	12195	3595	3,027,745	0.052	2,845,183	94.0	1,144
Missouri Valley Life & Hlth Ins Co	MO	76040	537	1,087,688	0.019	881,044	81.0	808
Moda Hlth Plan Inc	OR	47098	1313	589,590	0.010	544,255	92.3	513
Montana Hlth Cooperative	MT	14933		2,778,413	0.048	2,649,939	95.4	2,078
Mutual Of Omaha Ins Co	NE	71412	261	174,165,073	3.005	149,877,300	86.1	164,149
Nassau Life Ins Co of KS	KS	68284	4736	1,408,792	0.024	1,070,787	76.0	1,730
National Guardian Life Ins Co	WI	66583	1211	13,468,825	0.232	12,026,921	89.3	4,212
National Hlth Ins Co	TX	82538	8	40,387,075	0.697	33,433,102	82.8	19,463
New Era Life Ins Co	TX	78743	520	14,314,817	0.247	11,869,340	82.9	10,243
New Era Life Ins Co Of Midwest	TX	69698	520	5,787,698	0.100	5,012,155	86.6	4,228
Old Surety Life Ins Co	OK	67326	4922	15,204,741	0.262	8,761,551	57.6	11,167
Omaha Ins Co	NE	13100	261	161,173,587	2.781	135,561,667	84.1	122,627
Omaha Supplemental Ins Co	NE	16537	261	103,048,569	1.778	95,790,459	93.0	72,266
Order of United Commercial Travelers	OH	56383		425,126	0.007	275,646	64.8	481
Oxford Life Ins Co	AZ	76112	574	1,258,970	0.022	1,212,498	96.3	659
Pacificsource Hlth Plans	OR	54976	4704	5,528	0.000	2,226	40.3	3
Pan Amer Life Ins Co	LA	67539	525	4,455,415	0.077	3,662,321	82.2	2,315
Paramount Ins Co	OH	11518	1212	548,441	0.009	412,747	75.3	306
Pekin Life Ins Co	IL	67628	153	9,874,251	0.170	8,336,934	84.4	6,700
Philadelphia Amer Life Ins Co	TX	67784	520	24,438,597	0.422	21,152,002	86.6	17,397
Physicians Life Ins Co	NE	72125	367	78,959,509	1.362	56,901,776	72.1	56,872
Physicians Mut Ins Co	NE	80578	367	448,569	0.008	305,998	68.2	225
Premera Blue Cross	WA	47570	962	9,890,730	0.171	6,317,879	63.9	7,193
Priority Hlth	MI	95561	3383	38,560,419	0.665	32,020,975	83.0	17,698
Providence Hlth Assur	OR	15203	4788	4,854,325	0.084	4,807,013	99.0	2,941
Puritan Life Ins Co of Amer	AZ	71390	4903	6,567,448	0.113	4,894,719	74.5	2,315
QCC Ins Co	PA	93688	936	9,367,910	0.162	8,864,934	94.6	4,554
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	516,298	0.009	347,740	67.4	3,470

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Quartz Hlth Benefit Plans Corp	WI	95796	4870	577,608	0.010	391,035	67.7	166
Quartz Hlth Plan Corp	WI	95101	4870	385,902	0.007	354,200	91.8	159
Regence BCBS of OR	OR	54933	1207	19,415,481	0.335	16,166,885	83.3	9,295
Regence BCBS of UT	UT	54550	1207	12,888,690	0.222	12,807,698	99.4	7,330
Regence BlueShield	WA	53902	1207	57,263,189	0.988	45,377,243	79.2	29,866
Regence Blueshield Of ID Inc	ID	60131	1207	2,443,871	0.042	2,011,275	82.3	1,349
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	454,495	0.008	347,376	76.4	165
Reserve Natl Ins Co	IL	68462	730	2,952,934	0.051	813,708	27.6	233
Resource Life Ins Co	IL	61506	233	3,404	0.000	753	22.1	2
Rocky Mountain Hospital & Medical	CO	11011	671	25,734,580	0.444	22,469,919	87.3	16,567
Ryder Hlth Plan Inc	PR	95743		4,700	0.000	4,233	90.1	6
S USA Life Ins Co Inc	AZ	60183	4947	3,845,151	0.066	3,028,500	78.8	3,020
Sanford Hlth Plan	SD	95683	1246	737,218	0.013	709,336	96.2	424
SBLI USA Life Ins Co Inc	NY	60176	4947	5,292,917	0.091	3,852,898	72.8	6,208
Security Hlth Plan of WI Inc	WI	96881		1,115,045	0.019	1,194,425	107.1	567
Sentinel Security Life Ins Co	UT	68802	4824	1,083,862	0.019	1,032,955	95.3	473
Shenandoah Life Ins Co	VA	68845	4947	3,775,738	0.065	3,658,784	96.9	1,833
SilverScript Ins Co	TN	12575	1	9,624	0.000	7,020	72.9	5
Southern Guar Ins Co	WI	19178		12,508,808	0.216	13,032,182	104.2	7,187
State Farm Mut Auto Ins Co	IL	25178	176	45,569,623	0.786	35,730,915	78.4	26,663
State Mut Ins Co	GA	69132		2,472,003	0.043	2,313,163	93.6	1,699
Sterling Investors Life Ins Co	IN	89184	4888	2,128,202	0.037	1,789,330	84.1	1,038
Sterling Life Ins Co	IL	77399	901	30,972	0.001	30,318	97.9	8
Summa Ins Co Inc	OH	10649	3259	86,141	0.001	51,552	59.8	22
Supreme Council The Royal Arcanum	MA	58181		2,102,087	0.036	2,085,402	99.2	1,709
Takecare Ins Co Inc	GU	11093		3,530	0.000	2,345	66.4	5
The Vt Hlth Plan LLC	VT	95696	4745	4,489,220	0.077	3,421,435	76.2	2,651
THP Ins Co	WV	60016	1297	410,273	0.007	299,767	73.1	298
Thrivent Financial For Lutherans	WI	56014		12,179,113	0.210	10,127,396	83.2	6,323
Tier One Ins Co	NE	92908	370	280,214	0.005	164,874	58.8	1,347
Transamerica Financial Life Ins Co	NY	70688	468	485,268	0.008	541,021	111.5	238
Transamerica Life Ins Co	IA	86231	468	20,639,879	0.356	16,348,850	79.2	10,026

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September 28, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

INDIVIDUAL POLICIES ISSUED IN 2020, 2021, 2022

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
TRH Hlth Ins Co	TN	89005	4677	5,938,781	0.102	5,615,302	94.6	3,991
Triple S Salud Inc	PR	55816	536	5,696,405	0.098	3,435,938	60.3	2,689
Tufts Ins Co Inc	MA	60117	4742	6,394,818	0.110	5,121,539	80.1	2,754
UCare Hlth Inc	WI	12924	4380	1,322,739	0.023	1,282,463	97.0	727
Union Security Ins Co	KS	70408	306	11,408,544	0.197	10,925,817	95.8	7,032
United Amer Ins Co	NE	92916	290	105,658,038	1.823	68,406,973	64.7	59,257
United Ins Co Of Amer	IL	69930	215	8,358,531	0.144	6,245,718	74.7	5,864
United Of Omaha Life Ins Co	NE	69868	261	61,094,465	1.054	47,278,812	77.4	34,866
United States Fire Ins Co	DE	21113	158	7,629,624	0.132	4,483,679	58.8	3,441
United World Life Ins Co	NE	72850	261	220,961,578	3.812	197,110,161	89.2	159,640
UnitedHealthcare Ins Co	CT	79413	707	341,698,356	5.895	268,240,664	78.5	192,314
UnitedHealthcare Ins Co of Amer	IL	84549	707	5,133,412	0.089	3,730,558	72.7	5,705
Universal Fidelity Life Ins Co	OK	70122	4989	146,324	0.003	97,746	66.8	120
USAA Life Ins Co	TX	69663	200	80,041,496	1.381	62,802,295	78.5	41,323
USAble Mut Ins Co	AR	83470	876	30,206,270	0.521	24,433,823	80.9	19,910
Washington Natl Ins Co	IN	70319	233	4,257,666	0.073	3,565,263	83.7	8,647
Wellmark Inc	IA	88848	770	52,053,591	0.898	45,518,497	87.4	29,751
Wellmark Of SD Inc	SD	60128	770	11,595,527	0.200	9,940,439	85.7	6,732
Western United Life Assur Co	WA	85189	1117	7,107,371	0.123	5,430,431	76.4	3,292
Wisconsin Physicians Serv Ins Corp	WI	53139	68	49,935,211	0.861	39,137,483	78.4	30,060
WMI Mut Ins Co	UT	68420		209,248	0.004	110,102	52.6	135
<b>TOTAL</b>				<b>5,796,407,418</b>		<b>4,929,572,342</b>	<b>85.0</b>	<b>3,470,363</b>

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**TOTAL INDIVIDUAL POLICIES  
BY DIRECT PREMIUMS EARNED**

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

September 28, 2023

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
UnitedHealthcare Ins Co	CT	79413	707	3,235,760,863	12.543	2,601,951,242	80.4	1,152,299
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,629,365,647	6.316	1,293,477,246	79.4	563,977
Omaha Ins Co	NE	13100	261	820,552,015	3.181	661,103,756	80.6	362,015
United Of Omaha Life Ins Co	NE	69868	261	770,422,161	2.987	549,184,036	71.3	220,037
Mutual Of Omaha Ins Co	NE	71412	261	729,266,283	2.827	573,081,124	78.6	335,057
United World Life Ins Co	NE	72850	261	729,187,801	2.827	618,730,670	84.9	354,769
Continental Life Ins Co Brentwood	TN	68500	1	611,379,957	2.370	492,689,170	80.6	267,150
Aetna Hlth Ins Co	PA	72052	1	605,308,277	2.346	552,268,885	91.2	383,435
BCBS of MA	MA	53228	3637	534,883,333	2.073	487,801,984	91.2	216,274
Cigna Hlth & Life Ins Co	CT	67369	901	527,185,388	2.044	455,446,272	86.4	237,092
Colonial Penn Life Ins Co	PA	62065	233	466,930,069	1.810	330,194,061	70.7	165,923
BCBSM Inc	MN	55026	461	466,915,181	1.810	360,454,804	77.2	145,285
Wellmark Inc	IA	88848	770	458,151,495	1.776	382,182,271	83.4	161,961
Aetna Hlth & Life Ins Co	CT	78700	1	454,830,338	1.763	381,886,666	84.0	195,629
BCBS Of FL	FL	98167	536	451,624,239	1.751	370,136,301	82.0	166,267
Humana Ins Co	WI	73288	119	435,970,486	1.690	328,129,346	75.3	155,387
USAA Life Ins Co	TX	69663	200	416,807,180	1.616	325,437,885	78.1	155,878
BCBS of NC Inc	NC	54631	758	385,490,080	1.494	293,371,184	76.1	155,649
American Retirement Life Ins Co	OH	88366	901	365,042,232	1.415	278,348,075	76.3	142,803
American Continental Ins Co	TN	12321	1	355,465,407	1.378	268,953,004	75.7	110,597
United Amer Ins Co	NE	92916	290	354,360,689	1.374	243,803,803	68.8	162,749
Anthem Hlth Plans of VA Inc	VA	71835	671	347,830,548	1.348	257,767,281	74.1	148,056
BCBS of MI Mut Ins Co	MI	54291	572	345,350,882	1.339	277,634,060	80.4	105,213
State Farm Mut Auto Ins Co	IL	25178	176	300,183,365	1.164	225,187,703	75.0	103,219
Accendo Ins Co	UT	63444	1	293,834,589	1.139	277,451,613	94.4	213,164
USABLE Mut Ins Co	AR	83470	876	281,596,562	1.092	223,549,178	79.4	116,390
Medical Hlth Insuring Corp of OH	OH	95828	730	259,036,151	1.004	215,265,262	83.1	124,447
BCBS Of KS Inc	KS	70729	430	234,269,878	0.908	190,052,128	81.1	80,345
Horizon Ins Co	NJ	14690	1202	225,761,333	0.875	188,591,056	83.5	69,819
BCBS of AL	AL	55433	570	221,289,302	0.858	184,455,863	83.4	93,420
Transamerica Life Ins Co	IA	86231	468	217,263,415	0.842	179,941,730	82.8	88,024
Anthem Ins Co Inc	IN	28207	671	199,662,711	0.774	152,496,377	76.4	86,369
Loyal Amer Life Ins Co	OH	65722	901	197,336,854	0.765	154,129,621	78.1	62,521

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

September 28, 2023

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Physicians Mut Ins Co	NE	80578	367	191,870,550	0.744	145,420,960	75.8	73,811
Anthem Hlth Plans Of KY Inc	KY	95120	671	188,402,650	0.730	133,186,171	70.7	71,029
Highmark Inc	PA	54771	812	187,500,610	0.727	146,953,534	78.4	65,751
Wisconsin Physicians Serv Ins Corp	WI	53139	68	175,850,110	0.682	122,143,235	69.5	63,382
BCBS Of SC Inc	SC	38520	661	169,720,348	0.658	123,931,796	73.0	68,658
Medico Corp Life Ins Co	IA	79987	3527	151,157,991	0.586	121,491,827	80.4	65,568
Bankers Life & Cas Co	IL	61263	233	143,635,935	0.557	99,549,753	69.3	32,924
Regence BlueShield	WA	53902	1207	143,162,767	0.555	106,560,825	74.4	60,342
Empire Healthchoice Assur Inc	NY	55093	671	140,652,505	0.545	125,359,147	89.1	51,721
BCBS of AZ Inc	AZ	53589		140,566,157	0.545	105,915,651	75.3	58,141
Humanadental Ins Co	WI	70580	119	139,668,081	0.541	125,082,493	89.6	68,562
BCBS Hlthcare Plan of GA Inc	GA	96962	671	139,459,938	0.541	91,103,811	65.3	42,281
BCBS of TN Inc	TN	54518	3498	139,233,415	0.540	108,621,697	78.0	51,771
Physicians Life Ins Co	NE	72125	367	138,547,665	0.537	101,359,261	73.2	74,590
BCBS Of NE	NE	77780	4858	138,151,110	0.536	107,759,970	78.0	46,624
Community Ins Co	OH	10345	671	137,408,248	0.533	103,588,504	75.4	62,071
TRH Hlth Ins Co	TN	89005	4677	135,945,890	0.527	107,432,704	79.0	54,736
Philadelphia Amer Life Ins Co	TX	67784	520	133,838,172	0.519	117,101,604	87.5	60,129
Thrivent Financial For Lutherans	WI	56014		130,504,963	0.506	110,530,483	84.7	54,365
HPHC Ins Co Inc	MA	18975	4742	128,584,259	0.498	105,192,267	81.8	47,652
Health Net Life Ins Co	CA	66141	1295	121,621,675	0.471	103,126,248	84.8	41,613
Omaha Supplemental Ins Co	NE	16537	261	119,757,362	0.464	111,789,765	93.3	82,033
Carefirst of MD Inc	MD	47058	380	114,330,916	0.443	80,026,037	70.0	29,901
Louisiana Hlth Serv & Ind Co	LA	81200	438	111,898,957	0.434	93,441,015	83.5	45,315
Manhattan Life Ins Co	NY	65870	1117	108,298,161	0.420	85,888,388	79.3	33,840
Rocky Mountain Hospital & Medical	CO	11011	671	107,694,192	0.417	85,212,062	79.1	42,740
Anthem Hlth Plans Inc	CT	60217	671	106,397,211	0.412	91,184,253	85.7	44,350
Healthy Alliance Life Ins Co	MO	78972	671	103,269,460	0.400	77,885,950	75.4	40,941
Bankers Fidelity Life Ins Co	GA	61239	587	102,350,637	0.397	78,813,466	77.0	33,218
BCBS of ND	ND	55891		101,079,257	0.392	82,984,897	82.1	37,537
Anthem Hlth Plans of NH	NH	53759	671	92,285,059	0.358	65,745,796	71.2	38,213
Medico Ins Co	IA	31119	3527	86,640,139	0.336	69,260,681	79.9	52,768
New Era Life Ins Co	TX	78743	520	84,104,969	0.326	70,313,138	83.6	32,664

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

September 28, 2023

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Lumico Life Ins Co	MO	73504	181	76,549,301	0.297	66,324,552	86.6	42,994
Humana Benefit Plan of IL Inc	IL	60052	119	74,373,460	0.288	66,998,625	90.1	37,463
Premera Blue Cross	WA	47570	962	71,130,367	0.276	50,089,189	70.4	27,937
Aetna Life Ins Co	CT	60054	1	71,057,349	0.275	49,192,334	69.2	19,010
Old Surety Life Ins Co	OK	67326	4922	68,055,108	0.264	48,736,988	71.6	30,641
Wellmark Of SD Inc	SD	60128	770	64,687,829	0.251	55,367,110	85.6	24,055
SILAC Ins Co	UT	62952	4888	62,565,309	0.243	45,485,849	72.7	14,777
Anthem Hlth Plans of ME Inc	ME	52618	671	58,565,927	0.227	47,606,386	81.3	22,827
Gerber Life Ins Co	NY	70939	836	57,009,721	0.221	41,051,930	72.0	12,736
ManhattanLife Ins & Ann Co	TX	61883	1117	55,615,771	0.216	46,440,892	83.5	51,445
Regence BCBS of UT	UT	54550	1207	54,661,094	0.212	43,329,608	79.3	21,274
GPM Hlth & Life Ins Co	TX	67059	4712	53,879,635	0.209	50,390,614	93.5	25,012
Central States Ind Co Of Omaha	NE	34274	31	53,493,180	0.207	38,665,472	72.3	13,798
Country Life Ins Co	IL	62553	50	53,286,830	0.207	41,006,109	77.0	17,495
BCBS of KC	MO	47171	537	53,202,318	0.206	42,594,053	80.1	17,075
BCBS of WI	WI	54003	671	47,879,347	0.186	31,533,773	65.9	11,341
Regence BCBS of OR	OR	54933	1207	46,906,166	0.182	34,947,956	74.5	17,187
New Era Life Ins Co Of Midwest	TX	69698	520	46,274,864	0.179	39,746,887	85.9	19,384
Bankers Fidelity Assur Co	GA	71919	587	45,791,790	0.178	34,526,577	75.4	17,200
Combined Ins Co Of Amer	IL	62146	626	45,298,275	0.176	34,598,267	76.4	16,974
First Care Inc	MD	60113	380	44,823,006	0.174	33,710,230	75.2	22,989
Compbenefits Ins Co	TX	60984	119	44,610,099	0.173	41,435,876	92.9	30,170
Capital Advantage Ins Co	PA	41203	1230	43,057,541	0.167	35,961,235	83.5	23,373
Everence Assn Inc	IN	57991	4616	42,234,148	0.164	32,233,812	76.3	18,901
BCBS of RI	RI	53473		41,915,303	0.162	34,905,650	83.3	15,923
Globe Life Ins Co of NY	NY	74101	290	41,604,731	0.161	30,866,742	74.2	34,102
National Hlth Ins Co	TX	82538	8	41,545,549	0.161	34,565,637	83.2	19,957
Medica Hlth Plans	MN	52626	1552	40,267,790	0.156	31,325,287	77.8	12,704
Sterling Life Ins Co	IL	77399	901	39,002,376	0.151	25,414,096	65.2	9,845
Western United Life Assur Co	WA	85189	1117	38,976,139	0.151	33,973,009	87.2	17,439
Pekin Life Ins Co	IL	67628	153	38,731,112	0.150	32,347,777	83.5	16,437
Cigna Natl Hlth Ins Co	OH	61727	901	38,634,002	0.150	30,552,062	79.1	33,752
Priority Hlth	MI	95561	3383	38,560,419	0.149	32,020,975	83.0	17,698

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

September 28, 2023

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Great Southern Life Ins Co	TX	90212	449	37,987,245	0.147	36,792,119	96.9	20,968
Capitol Life Ins Co	TX	61581	3436	36,742,016	0.142	34,066,399	92.7	27,195
Continental Gen Ins Co	TX	71404		35,781,565	0.139	26,513,762	74.1	8,400
Asuris NW Hlth	WA	47350	1207	34,522,710	0.134	31,644,040	91.7	14,685
American Republic Corp Ins Co	IA	67679	3527	34,149,906	0.132	22,838,833	66.9	8,098
CSI Life Ins Co	NE	82880	31	34,119,009	0.132	26,946,469	79.0	13,191
American Republic Ins Co	IA	60836	3527	33,270,447	0.129	23,574,136	70.9	7,751
Reserve Natl Ins Co	IL	68462	730	32,276,557	0.125	23,636,654	73.2	9,414
Genworth Life & Ann Ins Co	VA	65536	4011	31,415,740	0.122	25,576,231	81.4	8,706
Southern Guar Ins Co	WI	19178		31,294,875	0.121	32,990,114	105.4	17,404
BCBS Of MS Mut Ins Co	MS	60111	1126	30,499,347	0.118	22,981,816	75.4	8,321
Puritan Life Ins Co of Amer	AZ	71390	4903	30,150,647	0.117	26,651,680	88.4	12,013
Dean Hlth Plan Inc	WI	96156	1552	28,887,479	0.112	30,275,790	104.8	15,283
Blue Care Network Of MI	MI	95610	572	28,481,252	0.110	20,055,863	70.4	8,972
Individual Assur Co Life Hlth & Acc	OK	81779	2858	28,219,508	0.109	22,772,090	80.7	8,557
Assured Life Assn	CO	56499		28,164,214	0.109	20,536,372	72.9	7,810
Standard Life & Accident Ins Co	TX	86355	408	27,972,139	0.108	20,212,182	72.3	12,257
Forethought Life Ins Co	IN	91642	3891	27,271,894	0.106	19,281,074	70.7	6,383
Washington Natl Ins Co	IN	70319	233	27,266,415	0.106	20,595,300	75.5	14,545
Sentinel Security Life Ins Co	UT	68802	4824	26,899,629	0.104	21,805,506	81.1	7,413
Nassau Life & Ann Co	CT	93734	4736	26,578,355	0.103	18,763,875	70.6	5,691
Heartland Natl Life Ins Co	IN	66214		25,836,001	0.100	20,296,180	78.6	12,809
Guarantee Trust Life Ins Co	IL	64211	687	25,818,452	0.100	22,274,315	86.3	8,875
Americo Fin Life & Ann Ins Co	TX	61999	449	25,548,818	0.099	22,615,358	88.5	10,497
Excellus Hlth Plan Inc	NY	55107	1186	25,275,141	0.098	28,713,282	113.6	9,766
Tufts Ins Co Inc	MA	60117	4742	24,223,217	0.094	21,232,929	87.7	10,432
Highmark BCBSD Inc	DE	53287	812	23,648,466	0.092	17,066,245	72.2	10,623
BCBS of WY	WY	53767		23,470,218	0.091	19,455,279	82.9	9,236
First Hlth Life & Hlth Ins Co	TX	90328	1	23,160,723	0.090	19,458,288	84.0	9,250
Group Hospitalization & Med Srvc	DC	53007	380	22,439,211	0.087	15,547,372	69.3	6,680
Independence Hospital Ind Plan Inc	PA	54704	936	22,286,237	0.086	17,193,780	77.1	14,377
The Vt Hlth Plan LLC	VT	95696	4745	22,085,171	0.086	19,697,836	89.2	10,592
Oxford Life Ins Co	AZ	76112	574	22,006,013	0.085	19,043,931	86.5	5,518

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

September 28, 2023

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Order of United Commercial Travelers	OH	56383		21,910,932	0.085	14,829,222	67.7	4,658
Central States H & L Co Of Omaha	NE	61751	690	21,759,396	0.084	17,960,761	82.5	11,720
Family Life Ins Co	TX	63053	1117	21,041,656	0.082	13,053,424	62.0	4,325
American Family Life Assur Co of Col	NE	60380	370	20,263,745	0.079	17,298,291	85.4	5,084
Avera Hlth Plans Inc	SD	95839		19,772,783	0.077	16,549,491	83.7	11,038
Medical Mut Of OH	OH	29076	730	19,201,700	0.074	13,589,162	70.8	6,826
Highmark West Virginia Inc.	WV	54828	812	19,088,467	0.074	15,738,573	82.5	6,308
Sterling Investors Life Ins Co	IN	89184	4888	18,921,459	0.073	17,302,779	91.4	7,822
National Guardian Life Ins Co	WI	66583	1211	18,504,703	0.072	16,419,711	88.7	5,909
Everest Reins Co	DE	26921	1120	17,866,780	0.069	16,538,216	92.6	7,599
THP Ins Co	WV	60016	1297	17,831,011	0.069	13,507,270	75.8	5,856
AmeriHealth Ins Co Of NJ	NJ	60061	936	17,824,443	0.069	15,153,429	85.0	6,514
S USA Life Ins Co Inc	AZ	60183	4947	17,022,324	0.066	14,696,121	86.3	8,657
Union Security Ins Co	KS	70408	306	16,897,286	0.066	16,313,706	96.5	10,000
Elips Life Ins Co	MO	85561	181	16,685,245	0.065	13,141,040	78.8	16,436
Shenandoah Life Ins Co	VA	68845	4947	16,537,275	0.064	14,649,358	88.6	7,028
Humana Ins Co of NY	NY	12634	119	16,531,521	0.064	14,609,414	88.4	8,293
Government Personnel Mut Life Ins Co	TX	63967	4712	16,529,030	0.064	12,585,703	76.1	4,247
Amerigroup Ins Co	TX	14078	671	15,044,221	0.058	14,891,365	99.0	9,090
American Family Mut Ins Co SI	WI	19275	473	14,638,321	0.057	8,562,813	58.5	2,933
Globe Life & Accident Ins Co	NE	91472	290	14,390,341	0.056	12,029,113	83.6	6,548
American Natl Life Ins Co Of TX	TX	71773	408	13,928,385	0.054	11,014,137	79.1	3,843
HCSC Ins Serv Co	IL	78611	917	13,151,499	0.051	8,300,007	63.1	14,752
QCC Ins Co	PA	93688	936	12,820,373	0.050	12,096,473	94.4	6,024
Erie Family Life Ins Co	PA	70769	213	12,741,954	0.049	10,091,872	79.2	9,081
Capital Blue Cross	PA	54720	1230	12,368,636	0.048	13,215,728	106.8	8,015
Christian Fidelity Life Ins Co	TX	61859	574	12,065,209	0.047	7,748,860	64.2	2,398
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	11,920,374	0.046	8,834,688	74.1	3,203
Blue Cross of ID Care Plus Inc	ID	15022	1290	11,814,454	0.046	9,143,370	77.4	4,790
Royal Neighbors Of Amer	IL	57657		11,060,731	0.043	7,657,309	69.2	2,181
Regence Blueshield Of ID Inc	ID	60131	1207	11,016,269	0.043	9,124,746	82.8	3,889
SBLI USA Life Ins Co Inc	NY	60176	4947	10,861,835	0.042	8,804,677	81.1	8,690
Golden Rule Ins Co	IN	62286	707	10,782,947	0.042	7,720,664	71.6	3,278

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**In Order by Direct Premiums Earned**

TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
State Mut Ins Co	GA	69132		10,562,907	0.041	8,196,127	77.6	3,839
Liberty Bankers Life Ins Co	OK	68543	3436	10,362,619	0.040	9,192,969	88.7	3,837
Security Hlth Plan of WI Inc	WI	96881		10,151,447	0.039	8,339,654	82.2	3,631
HNE Ins Co	MA	14198	4756	10,016,724	0.039	10,526,026	105.1	4,578
Humana Ins Co Of KY	KY	60219	119	9,543,049	0.037	7,330,999	76.8	3,190
Alliance Hlth & Life Ins Co	MI	60134	1311	9,493,328	0.037	7,443,189	78.4	4,276
Highmark Western & Northeastern NY	NY	55204	812	9,368,934	0.036	14,374,922	153.4	3,559
GCU	PA	56693		9,261,256	0.036	7,682,923	83.0	3,099
Humana Hlth Ins Co Of FL Inc	FL	69671	119	9,212,555	0.036	7,069,866	76.7	3,948
Unicare Life & Hlth Ins Co	IN	80314	671	8,970,935	0.035	5,680,663	63.3	2,255
Companion Life Ins Co	SC	77828	661	8,886,451	0.034	7,222,858	81.3	2,613
United Ins Co Of Amer	IL	69930	215	8,478,421	0.033	6,337,905	74.8	5,938
Principal Life Ins Co	IA	61271	332	8,338,298	0.032	6,485,071	77.8	2,017
Pan Amer Life Ins Co	LA	67539	525	8,044,172	0.031	7,000,958	87.0	4,147
Garden State Life Ins Co	TX	63657	408	7,758,085	0.030	7,590,598	97.8	3,340
EPIC Life Ins Co	WI	64149	68	7,741,120	0.030	6,189,012	79.9	3,666
Medico Life & Hlth Ins Co	IA	65641	3527	7,670,240	0.030	6,259,382	81.6	3,712
United States Fire Ins Co	DE	21113	158	7,629,624	0.030	4,483,679	58.8	3,441
Pacificare Life & Hlth Ins Co	IN	70785	707	6,387,572	0.025	5,991,389	93.8	1,916
BCBS of VT	VT	53295	4745	6,280,785	0.024	5,691,882	90.6	1,837
First Comm Hlth Plan Inc	AL	47051		6,265,187	0.024	4,716,723	75.3	2,411
Nassau Life Ins Co of KS	KS	68284	4736	5,823,294	0.023	3,757,440	64.5	2,758
Triple S Salud Inc	PR	55816	536	5,696,405	0.022	3,435,938	60.3	2,689
North Amer Ins Co	WI	68349	574	5,602,466	0.022	4,143,569	74.0	1,061
Quartz Hlth Benefit Plans Corp	WI	95796	4870	5,535,124	0.021	3,789,145	68.5	1,899
UnitedHealthcare Ins Co of Amer	IL	84549	707	5,133,412	0.020	3,730,558	72.7	5,705
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	4,877,342	0.019	4,083,160	83.7	24,694
Providence Hlth Assur	OR	15203	4788	4,854,325	0.019	4,807,013	99.0	2,941
Sierra Hlth & Life Ins Co Inc	NV	71420	707	4,764,392	0.018	3,681,775	77.3	1,110
Sanford Hlth Plan	SD	95683	1246	4,667,041	0.018	5,314,408	113.9	1,984
Universal Fidelity Life Ins Co	OK	70122	4989	4,423,728	0.017	3,301,359	74.6	1,477
American Progressive L&H Ins Of NY	NY	80624	1295	4,159,966	0.016	3,054,684	73.4	997
Quartz Hlth Plan Corp	WI	95101	4870	4,072,597	0.016	3,737,549	91.8	1,678

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**In Order by Direct Premiums Earned**

TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
EmpheSys Ins Co	TX	88595	119	3,919,113	0.015	4,109,379	104.9	2,822
Celtic Ins Co	IL	80799	1295	3,832,601	0.015	2,977,045	77.7	851
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	3,825,049	0.015	3,367,832	88.0	1,348
Fallon Hlth & Life Assur Co	MA	66828	4741	3,824,901	0.015	3,555,796	93.0	1,780
Provident Amer Life & Hlth Ins Co	OH	67903	901	3,706,275	0.014	2,541,740	68.6	642
EmblemHealth Plan Inc	NY	55239	1127	3,703,181	0.014	2,981,072	80.5	1,329
Group Hlth Coop of S Central WI	WI	95311		3,562,606	0.014	3,388,925	95.1	1,204
Unified Life Ins Co	TX	11121		3,530,504	0.014	3,136,395	88.8	1,147
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	3,426,089	0.013	2,375,957	69.3	1,169
Humana Hlth Plan Inc	KY	95885	119	3,394,955	0.013	2,798,537	82.4	1,495
Health Tradition Hlth Plan Inc	WI	96628	4939	3,369,527	0.013	2,400,041	71.2	1,285
KSKJ Life	IL	56227		3,131,418	0.012	1,973,390	63.0	617
Paramount Ins Co	OH	11518	1212	3,099,238	0.012	2,449,142	79.0	1,183
MercyCare HMO Inc	WI	12195	3595	3,027,745	0.012	2,845,183	94.0	1,144
United Natl Life Ins Co Of Amer	IL	92703	687	2,932,176	0.011	1,975,967	67.4	679
Aultcare Ins Co	OH	77216	4805	2,900,802	0.011	2,483,105	85.6	1,445
Health Alliance Medical Plans	IL	77950	1192	2,859,073	0.011	2,325,908	81.4	796
Coventry Hlth & Life Ins Co	MO	81973	1	2,801,420	0.011	1,811,515	64.7	555
Montana Hlth Cooperative	MT	14933		2,778,413	0.011	2,649,939	95.4	2,078
Quartz Hlth Ins Corp	WI	95341	4870	2,725,447	0.011	2,070,328	76.0	889
Bankers Conseco Life Ins Co	NY	68560	233	2,686,371	0.010	2,043,360	76.1	1,480
Federal Life Ins Co	IL	63223	4966	2,630,401	0.010	2,175,663	82.7	2,146
Nationwide Life Ins Co	OH	66869	140	2,545,494	0.010	1,939,323	76.2	660
BCBS of MA HMO Blue Inc	MA	12219	3637	2,345,424	0.009	2,379,070	101.4	1,132
Loyal Christian Benefit Assn	PA	56758		2,256,430	0.009	2,015,031	89.3	886
CDPHP Universal Benefits Inc	NY	47027	4708	2,251,452	0.009	1,972,642	87.6	420
American Benefit Life Ins Co	OK	66001	3436	2,248,968	0.009	1,726,975	76.8	3,476
Catholic United Financial	MN	57053		2,145,770	0.008	1,559,780	72.7	1,016
Moda Hlth Plan Inc	OR	47098	1313	2,139,463	0.008	1,835,598	85.8	1,410
MassMutual Ascend Life Ins Co	OH	63312	435	2,110,060	0.008	1,582,676	75.0	427
Supreme Council The Royal Arcanum	MA	58181		2,102,087	0.008	2,085,402	99.2	1,709
Humana Ins Co Of PR Inc	PR	84603	119	1,791,795	0.007	1,174,073	65.5	1,028
Health Net Hlth Plan of OR Inc	OR	95800	1295	1,593,279	0.006	1,392,869	87.4	467

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**In Order by Direct Premiums Earned**

TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Medica Ins Co	MN	12459	1552	1,462,698	0.006	1,965,110	134.3	1,615
Western Catholic Union	IL	57711		1,341,215	0.005	988,199	73.7	371
UCare Hlth Inc	WI	12924	4380	1,322,739	0.005	1,282,463	97.0	727
Liberty Natl Life Ins Co	NE	65331	290	1,243,566	0.005	852,488	68.6	641
Lincoln Heritage Life Ins Co	IL	65927		1,164,051	0.005	851,172	73.1	229
Missouri Valley Life & Hlth Ins Co	MO	76040	537	1,087,688	0.004	881,044	81.0	808
Columbian Mut Life Ins Co	NY	62103	535	1,041,381	0.004	802,408	77.1	246
Transamerica Financial Life Ins Co	NY	70688	468	900,569	0.003	818,085	90.8	319
Kaiser Found Hlth Plan of WA Options	WA	47055	601	883,862	0.003	981,727	111.1	367
Standard Life & Cas Ins Co	UT	71706	1117	863,933	0.003	839,686	97.2	346
Massachusetts Mut Life Ins Co	MA	65935	435	863,673	0.003	822,710	95.3	411
Communitycare Life & Hlth Ins Co	OK	89008	3487	807,903	0.003	579,803	71.8	177
Independence Amer Ins Co	DE	26581		797,247	0.003	941,849	118.1	524
Catholic Life Ins	TX	57347		616,014	0.002	566,816	92.0	324
Genworth Life Ins Co	DE	70025	4011	613,219	0.002	633,008	103.2	150
WMI Mut Ins Co	UT	68420		606,154	0.002	514,047	84.8	303
Avalon Ins Co	PA	12358	1230	595,577	0.002	590,570	99.2	126
New York Life Ins Co	NY	66915	826	592,818	0.002	450,745	76.0	150
McLaren Hlth Plan Comm	MI	14217	4700	586,912	0.002	517,023	88.1	324
MedMutual Life Ins Co	OH	62375	730	564,535	0.002	332,635	58.9	158
United Hlthcare of AL Inc	AL	95784	707	439,201	0.002	1,771,630	403.4	162
Bankers Reserve Life Ins Co Of WI	WI	71013	1295	429,944	0.002	256,674	59.7	505
BridgeSpan Hlth Co	UT	95303	1207	372,887	0.001	212,640	57.0	95
Polish Falcons Of Amer	PA	56820		313,836	0.001	294,980	94.0	105
UTMB Hlth Plans Inc	TX	95764		299,334	0.001	166,195	55.5	91
SPJST	TX	57436		286,310	0.001	203,877	71.2	55
Tier One Ins Co	NE	92908	370	280,214	0.001	164,874	58.8	1,347
Connecticut Gen Life Ins Co	CT	62308	901	273,666	0.001	243,475	89.0	99
Wilcac Life Ins Co	IL	62413	4213	266,977	0.001	282,732	105.9	76
Jefferson Natl Life Ins Co	TX	64017	140	246,495	0.001	162,361	65.9	56
Talcott Resolution Life Ins Co	CT	88072	4926	228,650	0.001	195,438	85.5	44
Upmc Hlth Benefits Inc	PA	11018	1324	219,175	0.001	797,985	364.1	96
Sanford Hlth Plan of MN	MN	95725	1246	171,275	0.001	144,010	84.1	47

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**In Order by Direct Premiums Earned**

TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Compcare Hlth Serv Ins Corp	WI	95693	671	168,786	0.001	119,373	70.7	27
Idealife Ins Co	CT	97764	31	153,851	0.001	88,943	57.8	28
American Home Life Ins Co	KS	60542		152,320	0.001	115,785	76.0	466
John Alden Life Ins Co	AZ	65080	5026	143,289	0.001	164,354	114.7	42
Shelter Life Ins Co	MO	65757	123	141,038	0.001	179,237	127.1	59
Magna Ins Co	MS	61018		129,514	0.001	140,026	108.1	110
ManhattanLife of Amer Ins Co	TX	16755	1117	124,538	0.000	68,926	55.3	190
Auto Owners Life Ins Co	MI	61190	280	121,122	0.000	71,046	58.7	27
Southwest Serv Life Ins Co	TX	82430	1339	115,693	0.000	105,844	91.5	24
American Family Ins Co	WI	10386	473	114,236	0.000	47,573	41.6	21
Jackson Natl Life Ins Co	MI	65056	918	106,726	0.000	153,417	143.7	65
American Gen Life Ins Co	TX	60488	12	96,121	0.000	102,431	106.6	53
Ability Ins Co	NE	71471		95,708	0.000	72,544	75.8	22
Fidelity Standard Life Ins Co	TX	94790	4784	92,084	0.000	88,937	96.6	40
American Family Life Assur Co of NY	NY	60526	370	90,238	0.000	58,121	64.4	31
Hawaii Medical Serv Assn	HI	49948		87,427	0.000	66,722	76.3	24
Summa Ins Co Inc	OH	10649	3259	86,141	0.000	51,552	59.8	22
Takecare Ins Co Inc	GU	11093		70,131	0.000	422,707	602.7	63
Union Fidelity Life Ins Co	KS	62596	350	67,460	0.000	56,525	83.8	28
American Fidelity Assur Co	OK	60410	330	67,032	0.000	68,568	102.3	37
Union Labor Life Ins Co	MD	69744	781	60,455	0.000	117,292	194.0	35
Members Hlth Ins Co	AZ	94587	4677	53,878	0.000	24,487	45.4	30
WPS Hlth Plan Inc	WI	10159	68	50,263	0.000	15,568	31.0	9
Allcare Hlth Plan Inc	OR	12253	4963	41,839	0.000	17,613	42.1	16
Allianz Life Ins Co Of N Amer	MN	90611	761	39,854	0.000	91,515	229.6	23
HMO dba Blue Plus	MN	95649	461	31,922	0.000	15,312	48.0	11
Health First Ins Inc	FL	14140	4740	30,082	0.000	13,632	45.3	0
UCare MN	MN	52629	4380	28,875	0.000	66,083	228.9	10
American Income Life Ins Co	IN	60577	290	28,056	0.000	35,067	125.0	10
United Farm Family Life Ins Co	IN	69892	542	28,028	0.000	40,307	143.8	13
American Natl Ins Co	TX	60739	408	22,394	0.000	28,546	127.5	8
IA Amer Life Ins Co	TX	91693	315	21,421	0.000	8,791	41.0	20
Prudential Ins Co Of Amer	NJ	68241	304	17,669	0.000	33,721	190.8	7

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TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
21st Century Premier Ins Co	PA	20796	69	13,260	0.000	-11,922	-89.9	9
Group Hlth Coop of Eau Claire	WI	95192		12,128	0.000	763	6.3	2
USAble Life	AR	94358	876	11,662	0.000	11,782	101.0	1
Cincinnati Equitable Life Ins Co	OH	88064	67	10,600	0.000	1,368	12.9	6
Sagicor Life Ins Co	TX	60445		9,851	0.000	3,602	36.6	3
United Security Assur Co Of PA	PA	42129		9,795	0.000	8,761	89.4	3
SilverScript Ins Co	TN	12575	1	9,624	0.000	7,020	72.9	5
Trustmark Ins Co	IL	61425	276	6,363	0.000	-32	-0.5	2
Central Security Life Ins Co	TX	61735	526	6,233	0.000	6,691	107.3	6
Pacificsource Hlth Plans	OR	54976	4704	5,528	0.000	2,226	40.3	3
Natl Foundation Life Ins Co	TX	98205	707	4,953	0.000	780	15.7	2
Ryder Hlth Plan Inc	PR	95743		4,700	0.000	4,233	90.1	6
Kansas City Life Ins Co	MO	65129	588	4,033	0.000	377	9.3	1
Mid West Natl Life Ins Co Of TN	TX	66087	707	3,528	0.000	514	14.6	6
Resource Life Ins Co	IL	61506	233	3,404	0.000	753	22.1	2
Medisun Inc	AZ	95982		3,096	0.000	649	21.0	1
National Cas Co	OH	11991	140	2,995	0.000	8,715	291.0	3
Voya Retirement Ins & Ann Co	CT	86509	4832	2,131	0.000	44	2.1	1
Assurity Life Ins Co	NE	71439	4862	2,112	0.000	4,160	197.0	5
United Hlthcare of AZ Inc	AZ	96016	707	1,867	0.000	1,174	62.9	1
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	1,104	80.6	1
United Heritage Life Ins Co	ID	63983	2878	862	0.000	0	0.0	0
LifeSecure Ins Co	MI	77720	572	745	0.000	1,119	150.2	2
Old Amer Ins Co	MO	67199	588	700	0.000	2,293	327.6	2
US Hlth & Life Ins Co Inc	MI	97772	4859	0	0.000	1,450	N/A	1
<b>TOTAL</b>				<b>25,796,518,624</b>		<b>20,613,992,897</b>	<b>79.9</b>	<b>10,326,820</b>

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**TOTAL INDIVIDUAL POLICIES  
BY COMPANY NAME**

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
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## TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
21st Century Premier Ins Co	PA	20796	69	13,260	0.000	-11,922	-89.9	9
Ability Ins Co	NE	71471		95,708	0.000	72,544	75.8	22
Accendo Ins Co	UT	63444	1	293,834,589	1.139	277,451,613	94.4	213,164
Aetna Hlth & Life Ins Co	CT	78700	1	454,830,338	1.763	381,886,666	84.0	195,629
Aetna Hlth Ins Co	PA	72052	1	605,308,277	2.346	552,268,885	91.2	383,435
Aetna Life Ins Co	CT	60054	1	71,057,349	0.275	49,192,334	69.2	19,010
Allcare Hlth Plan Inc	OR	12253	4963	41,839	0.000	17,613	42.1	16
Alliance Hlth & Life Ins Co	MI	60134	1311	9,493,328	0.037	7,443,189	78.4	4,276
Allianz Life Ins Co Of N Amer	MN	90611	761	39,854	0.000	91,515	229.6	23
American Benefit Life Ins Co	OK	66001	3436	2,248,968	0.009	1,726,975	76.8	3,476
American Continental Ins Co	TN	12321	1	355,465,407	1.378	268,953,004	75.7	110,597
American Family Ins Co	WI	10386	473	114,236	0.000	47,573	41.6	21
American Family Life Assur Co of Col	NE	60380	370	20,263,745	0.079	17,298,291	85.4	5,084
American Family Life Assur Co of NY	NY	60526	370	90,238	0.000	58,121	64.4	31
American Family Mut Ins Co SI	WI	19275	473	14,638,321	0.057	8,562,813	58.5	2,933
American Fidelity Assur Co	OK	60410	330	67,032	0.000	68,568	102.3	37
American Gen Life Ins Co	TX	60488	12	96,121	0.000	102,431	106.6	53
American Home Life Ins Co	KS	60542		152,320	0.001	115,785	76.0	466
American Income Life Ins Co	IN	60577	290	28,056	0.000	35,067	125.0	10
American Natl Ins Co	TX	60739	408	22,394	0.000	28,546	127.5	8
American Natl Life Ins Co Of TX	TX	71773	408	13,928,385	0.054	11,014,137	79.1	3,843
American Progressive L&H Ins Of NY	NY	80624	1295	4,159,966	0.016	3,054,684	73.4	997
American Republic Corp Ins Co	IA	67679	3527	34,149,906	0.132	22,838,833	66.9	8,098
American Republic Ins Co	IA	60836	3527	33,270,447	0.129	23,574,136	70.9	7,751
American Retirement Life Ins Co	OH	88366	901	365,042,232	1.415	278,348,075	76.3	142,803
Americo Fin Life & Ann Ins Co	TX	61999	449	25,548,818	0.099	22,615,358	88.5	10,497
Amerigroup Ins Co	TX	14078	671	15,044,221	0.058	14,891,365	99.0	9,090
AmeriHealth Ins Co Of NJ	NJ	60061	936	17,824,443	0.069	15,153,429	85.0	6,514
Anthem Hlth Plans Inc	CT	60217	671	106,397,211	0.412	91,184,253	85.7	44,350
Anthem Hlth Plans Of KY Inc	KY	95120	671	188,402,650	0.730	133,186,171	70.7	71,029
Anthem Hlth Plans of ME Inc	ME	52618	671	58,565,927	0.227	47,606,386	81.3	22,827
Anthem Hlth Plans of NH	NH	53759	671	92,285,059	0.358	65,745,796	71.2	38,213
Anthem Hlth Plans of VA Inc	VA	71835	671	347,830,548	1.348	257,767,281	74.1	148,056
Anthem Ins Co Inc	IN	28207	671	199,662,711	0.774	152,496,377	76.4	86,369
Assured Life Assn	CO	56499		28,164,214	0.109	20,536,372	72.9	7,810
Assurity Life Ins Co	NE	71439	4862	2,112	0.000	4,160	197.0	5

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## TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Asuris NW Hlth	WA	47350	1207	34,522,710	0.134	31,644,040	91.7	14,685
Aultcare Ins Co	OH	77216	4805	2,900,802	0.011	2,483,105	85.6	1,445
Auto Owners Life Ins Co	MI	61190	280	121,122	0.000	71,046	58.7	27
Avalon Ins Co	PA	12358	1230	595,577	0.002	590,570	99.2	126
Avera Hlth Plans Inc	SD	95839		19,772,783	0.077	16,549,491	83.7	11,038
Bankers Conseco Life Ins Co	NY	68560	233	2,686,371	0.010	2,043,360	76.1	1,480
Bankers Fidelity Assur Co	GA	71919	587	45,791,790	0.178	34,526,577	75.4	17,200
Bankers Fidelity Life Ins Co	GA	61239	587	102,350,637	0.397	78,813,466	77.0	33,218
Bankers Life & Cas Co	IL	61263	233	143,635,935	0.557	99,549,753	69.3	32,924
Bankers Reserve Life Ins Co Of WI	WI	71013	1295	429,944	0.002	256,674	59.7	505
BCBS Hlthcare Plan of GA Inc	GA	96962	671	139,459,938	0.541	91,103,811	65.3	42,281
BCBS of AL	AL	55433	570	221,289,302	0.858	184,455,863	83.4	93,420
BCBS of AZ Inc	AZ	53589		140,566,157	0.545	105,915,651	75.3	58,141
BCBS Of FL	FL	98167	536	451,624,239	1.751	370,136,301	82.0	166,267
BCBS of KC	MO	47171	537	53,202,318	0.206	42,594,053	80.1	17,075
BCBS Of KS Inc	KS	70729	430	234,269,878	0.908	190,052,128	81.1	80,345
BCBS of MA	MA	53228	3637	534,883,333	2.073	487,801,984	91.2	216,274
BCBS of MA HMO Blue Inc	MA	12219	3637	2,345,424	0.009	2,379,070	101.4	1,132
BCBS of MI Mut Ins Co	MI	54291	572	345,350,882	1.339	277,634,060	80.4	105,213
BCBS Of MS Mut Ins Co	MS	60111	1126	30,499,347	0.118	22,981,816	75.4	8,321
BCBS of NC Inc	NC	54631	758	385,490,080	1.494	293,371,184	76.1	155,649
BCBS of ND	ND	55891		101,079,257	0.392	82,984,897	82.1	37,537
BCBS Of NE	NE	77780	4858	138,151,110	0.536	107,759,970	78.0	46,624
BCBS of RI	RI	53473		41,915,303	0.162	34,905,650	83.3	15,923
BCBS Of SC Inc	SC	38520	661	169,720,348	0.658	123,931,796	73.0	68,658
BCBS of TN Inc	TN	54518	3498	139,233,415	0.540	108,621,697	78.0	51,771
BCBS of VT	VT	53295	4745	6,280,785	0.024	5,691,882	90.6	1,837
BCBS of WI	WI	54003	671	47,879,347	0.186	31,533,773	65.9	11,341
BCBS of WY	WY	53767		23,470,218	0.091	19,455,279	82.9	9,236
BCBSM Inc	MN	55026	461	466,915,181	1.810	360,454,804	77.2	145,285
Blue Care Network Of MI	MI	95610	572	28,481,252	0.110	20,055,863	70.4	8,972
Blue Cross of ID Care Plus Inc	ID	15022	1290	11,814,454	0.046	9,143,370	77.4	4,790
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	11,920,374	0.046	8,834,688	74.1	3,203
BridgeSpan Hlth Co	UT	95303	1207	372,887	0.001	212,640	57.0	95
Capital Advantage Ins Co	PA	41203	1230	43,057,541	0.167	35,961,235	83.5	23,373
Capital Blue Cross	PA	54720	1230	12,368,636	0.048	13,215,728	106.8	8,015

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Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Capitol Life Ins Co	TX	61581	3436	36,742,016	0.142	34,066,399	92.7	27,195
Carefirst of MD Inc	MD	47058	380	114,330,916	0.443	80,026,037	70.0	29,901
Catholic Life Ins	TX	57347		616,014	0.002	566,816	92.0	324
Catholic United Financial	MN	57053		2,145,770	0.008	1,559,780	72.7	1,016
CDPHP Universal Benefits Inc	NY	47027	4708	2,251,452	0.009	1,972,642	87.6	420
Celtic Ins Co	IL	80799	1295	3,832,601	0.015	2,977,045	77.7	851
Central Security Life Ins Co	TX	61735	526	6,233	0.000	6,691	107.3	6
Central States H & L Co Of Omaha	NE	61751	690	21,759,396	0.084	17,960,761	82.5	11,720
Central States Ind Co Of Omaha	NE	34274	31	53,493,180	0.207	38,665,472	72.3	13,798
Christian Fidelity Life Ins Co	TX	61859	574	12,065,209	0.047	7,748,860	64.2	2,398
Cigna Hlth & Life Ins Co	CT	67369	901	527,185,388	2.044	455,446,272	86.4	237,092
Cigna Natl Hlth Ins Co	OH	61727	901	38,634,002	0.150	30,552,062	79.1	33,752
Cincinnati Equitable Life Ins Co	OH	88064	67	10,600	0.000	1,368	12.9	6
Colonial Penn Life Ins Co	PA	62065	233	466,930,069	1.810	330,194,061	70.7	165,923
Columbian Mut Life Ins Co	NY	62103	535	1,041,381	0.004	802,408	77.1	246
Combined Ins Co Of Amer	IL	62146	626	45,298,275	0.176	34,598,267	76.4	16,974
Community Ins Co	OH	10345	671	137,408,248	0.533	103,588,504	75.4	62,071
Communitycare Life & Hlth Ins Co	OK	89008	3487	807,903	0.003	579,803	71.8	177
Companion Life Ins Co	SC	77828	661	8,886,451	0.034	7,222,858	81.3	2,613
Compbenefits Ins Co	TX	60984	119	44,610,099	0.173	41,435,876	92.9	30,170
Compcare Hlth Serv Ins Corp	WI	95693	671	168,786	0.001	119,373	70.7	27
Connecticut Gen Life Ins Co	CT	62308	901	273,666	0.001	243,475	89.0	99
Continental Gen Ins Co	TX	71404		35,781,565	0.139	26,513,762	74.1	8,400
Continental Life Ins Co Brentwood	TN	68500	1	611,379,957	2.370	492,689,170	80.6	267,150
Country Life Ins Co	IL	62553	50	53,286,830	0.207	41,006,109	77.0	17,495
Coventry Hlth & Life Ins Co	MO	81973	1	2,801,420	0.011	1,811,515	64.7	555
CSI Life Ins Co	NE	82880	31	34,119,009	0.132	26,946,469	79.0	13,191
Dean Hlth Plan Inc	WI	96156	1552	28,887,479	0.112	30,275,790	104.8	15,283
Elips Life Ins Co	MO	85561	181	16,685,245	0.065	13,141,040	78.8	16,436
EmblemHealth Plan Inc	NY	55239	1127	3,703,181	0.014	2,981,072	80.5	1,329
Empheysis Ins Co	TX	88595	119	3,919,113	0.015	4,109,379	104.9	2,822
Empire Healthchoice Assur Inc	NY	55093	671	140,652,505	0.545	125,359,147	89.1	51,721
EPIC Life Ins Co	WI	64149	68	7,741,120	0.030	6,189,012	79.9	3,666
Erie Family Life Ins Co	PA	70769	213	12,741,954	0.049	10,091,872	79.2	9,081
Everence Assn Inc	IN	57991	4616	42,234,148	0.164	32,233,812	76.3	18,901
Everest Reins Co	DE	26921	1120	17,866,780	0.069	16,538,216	92.6	7,599

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Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Excellus Hlth Plan Inc	NY	55107	1186	25,275,141	0.098	28,713,282	113.6	9,766
Fallon Hlth & Life Assur Co	MA	66828	4741	3,824,901	0.015	3,555,796	93.0	1,780
Family Life Ins Co	TX	63053	1117	21,041,656	0.082	13,053,424	62.0	4,325
Federal Life Ins Co	IL	63223	4966	2,630,401	0.010	2,175,663	82.7	2,146
Fidelity Standard Life Ins Co	TX	94790	4784	92,084	0.000	88,937	96.6	40
First Care Inc	MD	60113	380	44,823,006	0.174	33,710,230	75.2	22,989
First Comm Hlth Plan Inc	AL	47051		6,265,187	0.024	4,716,723	75.3	2,411
First Hlth Life & Hlth Ins Co	TX	90328	1	23,160,723	0.090	19,458,288	84.0	9,250
Forethought Life Ins Co	IN	91642	3891	27,271,894	0.106	19,281,074	70.7	6,383
Garden State Life Ins Co	TX	63657	408	7,758,085	0.030	7,590,598	97.8	3,340
GCU	PA	56693		9,261,256	0.036	7,682,923	83.0	3,099
Genworth Life & Ann Ins Co	VA	65536	4011	31,415,740	0.122	25,576,231	81.4	8,706
Genworth Life Ins Co	DE	70025	4011	613,219	0.002	633,008	103.2	150
Gerber Life Ins Co	NY	70939	836	57,009,721	0.221	41,051,930	72.0	12,736
Globe Life & Accident Ins Co	NE	91472	290	14,390,341	0.056	12,029,113	83.6	6,548
Globe Life Ins Co of NY	NY	74101	290	41,604,731	0.161	30,866,742	74.2	34,102
Golden Rule Ins Co	IN	62286	707	10,782,947	0.042	7,720,664	71.6	3,278
Government Personnel Mut Life Ins Co	TX	63967	4712	16,529,030	0.064	12,585,703	76.1	4,247
GPM Hlth & Life Ins Co	TX	67059	4712	53,879,635	0.209	50,390,614	93.5	25,012
Great Southern Life Ins Co	TX	90212	449	37,987,245	0.147	36,792,119	96.9	20,968
Group Hlth Coop of Eau Claire	WI	95192		12,128	0.000	763	6.3	2
Group Hlth Coop of S Central WI	WI	95311		3,562,606	0.014	3,388,925	95.1	1,204
Group Hospitalization & Med Srvc	DC	53007	380	22,439,211	0.087	15,547,372	69.3	6,680
Guarantee Trust Life Ins Co	IL	64211	687	25,818,452	0.100	22,274,315	86.3	8,875
Hawaii Medical Serv Assn	HI	49948		87,427	0.000	66,722	76.3	24
HCSC Ins Serv Co	IL	78611	917	13,151,499	0.051	8,300,007	63.1	14,752
Health Alliance Medical Plans	IL	77950	1192	2,859,073	0.011	2,325,908	81.4	796
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,629,365,647	6.316	1,293,477,246	79.4	563,977
Health First Ins Inc	FL	14140	4740	30,082	0.000	13,632	45.3	0
Health Net Hlth Plan of OR Inc	OR	95800	1295	1,593,279	0.006	1,392,869	87.4	467
Health Net Life Ins Co	CA	66141	1295	121,621,675	0.471	103,126,248	84.8	41,613
Health Tradition Hlth Plan Inc	WI	96628	4939	3,369,527	0.013	2,400,041	71.2	1,285
Healthy Alliance Life Ins Co	MO	78972	671	103,269,460	0.400	77,885,950	75.4	40,941
Heartland Natl Life Ins Co	IN	66214		25,836,001	0.100	20,296,180	78.6	12,809
Highmark BCBSD Inc	DE	53287	812	23,648,466	0.092	17,066,245	72.2	10,623
Highmark Inc	PA	54771	812	187,500,610	0.727	146,953,534	78.4	65,751

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Highmark West Virginia Inc.	WV	54828	812	19,088,467	0.074	15,738,573	82.5	6,308
Highmark Western & Northeastern NY	NY	55204	812	9,368,934	0.036	14,374,922	153.4	3,559
HMO dba Blue Plus	MN	95649	461	31,922	0.000	15,312	48.0	11
HNE Ins Co	MA	14198	4756	10,016,724	0.039	10,526,026	105.1	4,578
Horizon Ins Co	NJ	14690	1202	225,761,333	0.875	188,591,056	83.5	69,819
HPHC Ins Co Inc	MA	18975	4742	128,584,259	0.498	105,192,267	81.8	47,652
Humana Benefit Plan of IL Inc	IL	60052	119	74,373,460	0.288	66,998,625	90.1	37,463
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	3,426,089	0.013	2,375,957	69.3	1,169
Humana Hlth Ins Co Of FL Inc	FL	69671	119	9,212,555	0.036	7,069,866	76.7	3,948
Humana Hlth Plan Inc	KY	95885	119	3,394,955	0.013	2,798,537	82.4	1,495
Humana Ins Co	WI	73288	119	435,970,486	1.690	328,129,346	75.3	155,387
Humana Ins Co Of KY	KY	60219	119	9,543,049	0.037	7,330,999	76.8	3,190
Humana Ins Co of NY	NY	12634	119	16,531,521	0.064	14,609,414	88.4	8,293
Humana Ins Co Of PR Inc	PR	84603	119	1,791,795	0.007	1,174,073	65.5	1,028
Humanadental Ins Co	WI	70580	119	139,668,081	0.541	125,082,493	89.6	68,562
IA Amer Life Ins Co	TX	91693	315	21,421	0.000	8,791	41.0	20
Idealife Ins Co	CT	97764	31	153,851	0.001	88,943	57.8	28
Independence Amer Ins Co	DE	26581		797,247	0.003	941,849	118.1	524
Independence Hospital Ind Plan Inc	PA	54704	936	22,286,237	0.086	17,193,780	77.1	14,377
Individual Assur Co Life Hlth & Acc	OK	81779	2858	28,219,508	0.109	22,772,090	80.7	8,557
Jackson Natl Life Ins Co	MI	65056	918	106,726	0.000	153,417	143.7	65
Jefferson Natl Life Ins Co	TX	64017	140	246,495	0.001	162,361	65.9	56
John Alden Life Ins Co	AZ	65080	5026	143,289	0.001	164,354	114.7	42
Kaiser Found Hlth Plan of WA Options	WA	47055	601	883,862	0.003	981,727	111.1	367
Kansas City Life Ins Co	MO	65129	588	4,033	0.000	377	9.3	1
KSKJ Life	IL	56227		3,131,418	0.012	1,973,390	63.0	617
Liberty Bankers Life Ins Co	OK	68543	3436	10,362,619	0.040	9,192,969	88.7	3,837
Liberty Natl Life Ins Co	NE	65331	290	1,243,566	0.005	852,488	68.6	641
LifeSecure Ins Co	MI	77720	572	745	0.000	1,119	150.2	2
Lincoln Heritage Life Ins Co	IL	65927		1,164,051	0.005	851,172	73.1	229
Louisiana Hlth Serv & Ind Co	LA	81200	438	111,898,957	0.434	93,441,015	83.5	45,315
Loyal Amer Life Ins Co	OH	65722	901	197,336,854	0.765	154,129,621	78.1	62,521
Loyal Christian Benefit Assn	PA	56758		2,256,430	0.009	2,015,031	89.3	886
Lumico Life Ins Co	MO	73504	181	76,549,301	0.297	66,324,552	86.6	42,994
Magna Ins Co	MS	61018		129,514	0.001	140,026	108.1	110
Manhattan Life Ins Co	NY	65870	1117	108,298,161	0.420	85,888,388	79.3	33,840

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ManhattanLife Ins & Ann Co	TX	61883	1117	55,615,771	0.216	46,440,892	83.5	51,445
ManhattanLife of Amer Ins Co	TX	16755	1117	124,538	0.000	68,926	55.3	190
Massachusetts Mut Life Ins Co	MA	65935	435	863,673	0.003	822,710	95.3	411
MassMutual Ascend Life Ins Co	OH	63312	435	2,110,060	0.008	1,582,676	75.0	427
McLaren Hlth Plan Comm	MI	14217	4700	586,912	0.002	517,023	88.1	324
Medica Hlth Plans	MN	52626	1552	40,267,790	0.156	31,325,287	77.8	12,704
Medica Ins Co	MN	12459	1552	1,462,698	0.006	1,965,110	134.3	1,615
Medical Hlth Insuring Corp of OH	OH	95828	730	259,036,151	1.004	215,265,262	83.1	124,447
Medical Mut Of OH	OH	29076	730	19,201,700	0.074	13,589,162	70.8	6,826
Medico Corp Life Ins Co	IA	79987	3527	151,157,991	0.586	121,491,827	80.4	65,568
Medico Ins Co	IA	31119	3527	86,640,139	0.336	69,260,681	79.9	52,768
Medico Life & Hlth Ins Co	IA	65641	3527	7,670,240	0.030	6,259,382	81.6	3,712
Medisun Inc	AZ	95982		3,096	0.000	649	21.0	1
MedMutual Life Ins Co	OH	62375	730	564,535	0.002	332,635	58.9	158
Members Hlth Ins Co	AZ	94587	4677	53,878	0.000	24,487	45.4	30
MercyCare HMO Inc	WI	12195	3595	3,027,745	0.012	2,845,183	94.0	1,144
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	1,104	80.6	1
Mid West Natl Life Ins Co Of TN	TX	66087	707	3,528	0.000	514	14.6	6
Missouri Valley Life & Hlth Ins Co	MO	76040	537	1,087,688	0.004	881,044	81.0	808
Moda Hlth Plan Inc	OR	47098	1313	2,139,463	0.008	1,835,598	85.8	1,410
Montana Hlth Cooperative	MT	14933		2,778,413	0.011	2,649,939	95.4	2,078
Mutual Of Omaha Ins Co	NE	71412	261	729,266,283	2.827	573,081,124	78.6	335,057
Nassau Life & Ann Co	CT	93734	4736	26,578,355	0.103	18,763,875	70.6	5,691
Nassau Life Ins Co of KS	KS	68284	4736	5,823,294	0.023	3,757,440	64.5	2,758
National Cas Co	OH	11991	140	2,995	0.000	8,715	291.0	3
National Guardian Life Ins Co	WI	66583	1211	18,504,703	0.072	16,419,711	88.7	5,909
National Hlth Ins Co	TX	82538	8	41,545,549	0.161	34,565,637	83.2	19,957
Nationwide Life Ins Co	OH	66869	140	2,545,494	0.010	1,939,323	76.2	660
Natl Foundation Life Ins Co	TX	98205	707	4,953	0.000	780	15.7	2
New Era Life Ins Co	TX	78743	520	84,104,969	0.326	70,313,138	83.6	32,664
New Era Life Ins Co Of Midwest	TX	69698	520	46,274,864	0.179	39,746,887	85.9	19,384
New York Life Ins Co	NY	66915	826	592,818	0.002	450,745	76.0	150
North Amer Ins Co	WI	68349	574	5,602,466	0.022	4,143,569	74.0	1,061
Old Amer Ins Co	MO	67199	588	700	0.000	2,293	327.6	2
Old Surety Life Ins Co	OK	67326	4922	68,055,108	0.264	48,736,988	71.6	30,641
Omaha Ins Co	NE	13100	261	820,552,015	3.181	661,103,756	80.6	362,015

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

## TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Omaha Supplemental Ins Co	NE	16537	261	119,757,362	0.464	111,789,765	93.3	82,033
Order of United Commercial Travelers	OH	56383		21,910,932	0.085	14,829,222	67.7	4,658
Oxford Life Ins Co	AZ	76112	574	22,006,013	0.085	19,043,931	86.5	5,518
Pacificare Life & Hlth Ins Co	IN	70785	707	6,387,572	0.025	5,991,389	93.8	1,916
Pacificsource Hlth Plans	OR	54976	4704	5,528	0.000	2,226	40.3	3
Pan Amer Life Ins Co	LA	67539	525	8,044,172	0.031	7,000,958	87.0	4,147
Paramount Ins Co	OH	11518	1212	3,099,238	0.012	2,449,142	79.0	1,183
Pekin Life Ins Co	IL	67628	153	38,731,112	0.150	32,347,777	83.5	16,437
Philadelphia Amer Life Ins Co	TX	67784	520	133,838,172	0.519	117,101,604	87.5	60,129
Physicians Life Ins Co	NE	72125	367	138,547,665	0.537	101,359,261	73.2	74,590
Physicians Mut Ins Co	NE	80578	367	191,870,550	0.744	145,420,960	75.8	73,811
Polish Falcons Of Amer	PA	56820		313,836	0.001	294,980	94.0	105
Premera Blue Cross	WA	47570	962	71,130,367	0.276	50,089,189	70.4	27,937
Principal Life Ins Co	IA	61271	332	8,338,298	0.032	6,485,071	77.8	2,017
Priority Hlth	MI	95561	3383	38,560,419	0.149	32,020,975	83.0	17,698
Providence Hlth Assur	OR	15203	4788	4,854,325	0.019	4,807,013	99.0	2,941
Provident Amer Life & Hlth Ins Co	OH	67903	901	3,706,275	0.014	2,541,740	68.6	642
Prudential Ins Co Of Amer	NJ	68241	304	17,669	0.000	33,721	190.8	7
Puritan Life Ins Co of Amer	AZ	71390	4903	30,150,647	0.117	26,651,680	88.4	12,013
QCC Ins Co	PA	93688	936	12,820,373	0.050	12,096,473	94.4	6,024
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	4,877,342	0.019	4,083,160	83.7	24,694
Quartz Hlth Benefit Plans Corp	WI	95796	4870	5,535,124	0.021	3,789,145	68.5	1,899
Quartz Hlth Ins Corp	WI	95341	4870	2,725,447	0.011	2,070,328	76.0	889
Quartz Hlth Plan Corp	WI	95101	4870	4,072,597	0.016	3,737,549	91.8	1,678
Regence BCBS of OR	OR	54933	1207	46,906,166	0.182	34,947,956	74.5	17,187
Regence BCBS of UT	UT	54550	1207	54,661,094	0.212	43,329,608	79.3	21,274
Regence BlueShield	WA	53902	1207	143,162,767	0.555	106,560,825	74.4	60,342
Regence Blueshield Of ID Inc	ID	60131	1207	11,016,269	0.043	9,124,746	82.8	3,889
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	3,825,049	0.015	3,367,832	88.0	1,348
Reserve Natl Ins Co	IL	68462	730	32,276,557	0.125	23,636,654	73.2	9,414
Resource Life Ins Co	IL	61506	233	3,404	0.000	753	22.1	2
Rocky Mountain Hospital & Medical	CO	11011	671	107,694,192	0.417	85,212,062	79.1	42,740
Royal Neighbors Of Amer	IL	57657		11,060,731	0.043	7,657,309	69.2	2,181
Ryder Hlth Plan Inc	PR	95743		4,700	0.000	4,233	90.1	6
S USA Life Ins Co Inc	AZ	60183	4947	17,022,324	0.066	14,696,121	86.3	8,657
Sagicor Life Ins Co	TX	60445		9,851	0.000	3,602	36.6	3

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
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U.S. and U.S. Territories

## TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Sanford Hlth Plan	SD	95683	1246	4,667,041	0.018	5,314,408	113.9	1,984
Sanford Hlth Plan of MN	MN	95725	1246	171,275	0.001	144,010	84.1	47
SBLI USA Life Ins Co Inc	NY	60176	4947	10,861,835	0.042	8,804,677	81.1	8,690
Security Hlth Plan of WI Inc	WI	96881		10,151,447	0.039	8,339,654	82.2	3,631
Sentinel Security Life Ins Co	UT	68802	4824	26,899,629	0.104	21,805,506	81.1	7,413
Shelter Life Ins Co	MO	65757	123	141,038	0.001	179,237	127.1	59
Shenandoah Life Ins Co	VA	68845	4947	16,537,275	0.064	14,649,358	88.6	7,028
Sierra Hlth & Life Ins Co Inc	NV	71420	707	4,764,392	0.018	3,681,775	77.3	1,110
SILAC Ins Co	UT	62952	4888	62,565,309	0.243	45,485,849	72.7	14,777
SilverScript Ins Co	TN	12575	1	9,624	0.000	7,020	72.9	5
Southern Guar Ins Co	WI	19178		31,294,875	0.121	32,990,114	105.4	17,404
Southwest Serv Life Ins Co	TX	82430	1339	115,693	0.000	105,844	91.5	24
SPJST	TX	57436		286,310	0.001	203,877	71.2	55
Standard Life & Accident Ins Co	TX	86355	408	27,972,139	0.108	20,212,182	72.3	12,257
Standard Life & Cas Ins Co	UT	71706	1117	863,933	0.003	839,686	97.2	346
State Farm Mut Auto Ins Co	IL	25178	176	300,183,365	1.164	225,187,703	75.0	103,219
State Mut Ins Co	GA	69132		10,562,907	0.041	8,196,127	77.6	3,839
Sterling Investors Life Ins Co	IN	89184	4888	18,921,459	0.073	17,302,779	91.4	7,822
Sterling Life Ins Co	IL	77399	901	39,002,376	0.151	25,414,096	65.2	9,845
Summa Ins Co Inc	OH	10649	3259	86,141	0.000	51,552	59.8	22
Supreme Council The Royal Arcanum	MA	58181		2,102,087	0.008	2,085,402	99.2	1,709
Takecare Ins Co Inc	GU	11093		70,131	0.000	422,707	602.7	63
Talcott Resolution Life Ins Co	CT	88072	4926	228,650	0.001	195,438	85.5	44
The Vt Hlth Plan LLC	VT	95696	4745	22,085,171	0.086	19,697,836	89.2	10,592
THP Ins Co	WV	60016	1297	17,831,011	0.069	13,507,270	75.8	5,856
Thrivent Financial For Lutherans	WI	56014		130,504,963	0.506	110,530,483	84.7	54,365
Tier One Ins Co	NE	92908	370	280,214	0.001	164,874	58.8	1,347
Transamerica Financial Life Ins Co	NY	70688	468	900,569	0.003	818,085	90.8	319
Transamerica Life Ins Co	IA	86231	468	217,263,415	0.842	179,941,730	82.8	88,024
TRH Hlth Ins Co	TN	89005	4677	135,945,890	0.527	107,432,704	79.0	54,736
Triple S Salud Inc	PR	55816	536	5,696,405	0.022	3,435,938	60.3	2,689
Trustmark Ins Co	IL	61425	276	6,363	0.000	-32	-0.5	2
Tufts Ins Co Inc	MA	60117	4742	24,223,217	0.094	21,232,929	87.7	10,432
UCare Hlth Inc	WI	12924	4380	1,322,739	0.005	1,282,463	97.0	727
UCare MN	MN	52629	4380	28,875	0.000	66,083	228.9	10
Unicare Life & Hlth Ins Co	IN	80314	671	8,970,935	0.035	5,680,663	63.3	2,255

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U.S. and U.S. Territories

## TOTAL INDIVIDUAL POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Unified Life Ins Co	TX	11121		3,530,504	0.014	3,136,395	88.8	1,147
Union Fidelity Life Ins Co	KS	62596	350	67,460	0.000	56,525	83.8	28
Union Labor Life Ins Co	MD	69744	781	60,455	0.000	117,292	194.0	35
Union Security Ins Co	KS	70408	306	16,897,286	0.066	16,313,706	96.5	10,000
United Amer Ins Co	NE	92916	290	354,360,689	1.374	243,803,803	68.8	162,749
United Farm Family Life Ins Co	IN	69892	542	28,028	0.000	40,307	143.8	13
United Heritage Life Ins Co	ID	63983	2878	862	0.000	0	0.0	0
United Hlthcare of AL Inc	AL	95784	707	439,201	0.002	1,771,630	403.4	162
United Hlthcare of AZ Inc	AZ	96016	707	1,867	0.000	1,174	62.9	1
United Ins Co Of Amer	IL	69930	215	8,478,421	0.033	6,337,905	74.8	5,938
United Natl Life Ins Co Of Amer	IL	92703	687	2,932,176	0.011	1,975,967	67.4	679
United Of Omaha Life Ins Co	NE	69868	261	770,422,161	2.987	549,184,036	71.3	220,037
United Security Assur Co Of PA	PA	42129		9,795	0.000	8,761	89.4	3
United States Fire Ins Co	DE	21113	158	7,629,624	0.030	4,483,679	58.8	3,441
United World Life Ins Co	NE	72850	261	729,187,801	2.827	618,730,670	84.9	354,769
UnitedHealthcare Ins Co	CT	79413	707	3,235,760,863	12.543	2,601,951,242	80.4	1,152,299
UnitedHealthcare Ins Co of Amer	IL	84549	707	5,133,412	0.020	3,730,558	72.7	5,705
Universal Fidelity Life Ins Co	OK	70122	4989	4,423,728	0.017	3,301,359	74.6	1,477
Upmc Hlth Benefits Inc	PA	11018	1324	219,175	0.001	797,985	364.1	96
US Hlth & Life Ins Co Inc	MI	97772	4859	0	0.000	1,450	N/A	1
USAA Life Ins Co	TX	69663	200	416,807,180	1.616	325,437,885	78.1	155,878
US Able Life	AR	94358	876	11,662	0.000	11,782	101.0	1
US Able Mut Ins Co	AR	83470	876	281,596,562	1.092	223,549,178	79.4	116,390
UTMB Hlth Plans Inc	TX	95764		299,334	0.001	166,195	55.5	91
Voya Retirement Ins & Ann Co	CT	86509	4832	2,131	0.000	44	2.1	1
Washington Natl Ins Co	IN	70319	233	27,266,415	0.106	20,595,300	75.5	14,545
Wellmark Inc	IA	88848	770	458,151,495	1.776	382,182,271	83.4	161,961
Wellmark Of SD Inc	SD	60128	770	64,687,829	0.251	55,367,110	85.6	24,055
Western Catholic Union	IL	57711		1,341,215	0.005	988,199	73.7	371
Western United Life Assur Co	WA	85189	1117	38,976,139	0.151	33,973,009	87.2	17,439
Wilcac Life Ins Co	IL	62413	4213	266,977	0.001	282,732	105.9	76
Wisconsin Physicians Serv Ins Corp	WI	53139	68	175,850,110	0.682	122,143,235	69.5	63,382
WMI Mut Ins Co	UT	68420		606,154	0.002	514,047	84.8	303
WPS Hlth Plan Inc	WI	10159	68	50,263	0.000	15,568	31.0	9
<b>TOTAL</b>				<b>25,796,518,624</b>		<b>20,613,992,897</b>	<b>79.9</b>	<b>10,326,820</b>

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**GROUP POLICIES ISSUED THROUGH 2019  
BY DIRECT PREMIUMS EARNED**

September 28, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

GROUP POLICIES ISSUED THROUGH 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
UnitedHealthcare Ins Co	CT	79413	707	5,824,610,215	79.315	4,735,966,020	81.3	2,029,168
United Hlthcare Ins Co Of NY	NY	60093	707	962,364,835	13.105	780,525,113	81.1	276,166
Transamerica Life Ins Co	IA	86231	468	98,651,181	1.343	85,129,962	86.3	37,674
BCBS of MA	MA	53228	3637	57,316,355	0.780	48,691,408	85.0	16,619
Moda Hlth Plan Inc	OR	47098	1313	51,031,011	0.695	42,859,285	84.0	21,618
Premera Blue Cross	WA	47570	962	46,681,493	0.636	35,999,911	77.1	16,540
Community Ins Co	OH	10345	671	28,286,898	0.385	22,778,776	80.5	8,639
BCBS Of NE	NE	77780	4858	27,779,828	0.378	23,719,040	85.4	11,621
American Republic Ins Co	IA	60836	3527	22,107,545	0.301	17,352,893	78.5	5,136
BCBS Of KS Inc	KS	70729	430	19,851,932	0.270	15,819,686	79.7	6,389
Mutual Of Omaha Ins Co	NE	71412	261	19,760,039	0.269	17,437,048	88.2	5,307
Principal Life Ins Co	IA	61271	332	16,635,229	0.227	12,609,083	75.8	4,099
BCBS of RI	RI	53473		15,191,947	0.207	13,013,107	85.7	5,392
Transamerica Financial Life Ins Co	NY	70688	468	14,264,864	0.194	11,497,200	80.6	4,549
Highmark Inc	PA	54771	812	13,319,849	0.181	11,342,324	85.2	8,182
Bankers Life & Cas Co	IL	61263	233	13,178,880	0.179	12,895,984	97.9	4,024
Anthem Hlth Plans Inc	CT	60217	671	11,228,377	0.153	9,458,968	84.2	8,561
Independence Hospital Ind Plan Inc	PA	54704	936	10,478,747	0.143	9,431,157	90.0	9,651
United Amer Ins Co	NE	92916	290	9,238,018	0.126	7,546,894	81.7	3,306
Aetna Hlth & Life Ins Co	CT	78700	1	8,916,217	0.121	7,950,810	89.2	4,040
Nassau Life & Ann Co	CT	93734	4736	8,473,463	0.115	6,675,391	78.8	2,108
Medico Ins Co	IA	31119	3527	7,748,891	0.106	5,343,515	69.0	1,595
Excellus Hlth Plan Inc	NY	55107	1186	5,808,700	0.079	4,882,296	84.1	2,193
Tufts Ins Co Inc	MA	60117	4742	5,728,463	0.078	4,672,397	81.6	2,534
Health Care Serv Corp A Mut Legal Re	IL	70670	917	5,469,317	0.074	4,169,588	76.2	1,729
Heartland Natl Life Ins Co	IN	66214		5,294,623	0.072	4,193,453	79.2	1,372
Cigna Hlth & Life Ins Co	CT	67369	901	4,427,857	0.060	3,884,230	87.7	1,586
American Natl Life Ins Co Of TX	TX	71773	408	3,785,785	0.052	3,346,983	88.4	1,152
Anthem Hlth Plans of NH	NH	53759	671	3,520,754	0.048	3,353,666	95.3	301
Members Hlth Ins Co	AZ	94587	4677	2,461,546	0.034	2,070,691	84.1	1,091
Continental Life Ins Co Brentwood	TN	68500	1	2,203,429	0.030	1,866,306	84.7	732
Health Alliance Medical Plans	IL	77950	1192	1,835,630	0.025	1,390,137	75.7	576

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
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U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

GROUP POLICIES ISSUED THROUGH 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Regence BCBS of UT	UT	54550	1207	1,619,686	0.022	1,445,196	89.2	675
Educators Mut Ins Assoc	UT	81701	126	1,232,625	0.017	738,167	59.9	351
Medical Mut Of OH	OH	29076	730	1,228,963	0.017	881,599	71.7	385
Central States H & L Co Of Omaha	NE	61751	690	1,176,063	0.016	983,082	83.6	330
Globe Life Ins Co of NY	NY	74101	290	1,150,421	0.016	1,138,957	99.0	384
Physicians Mut Ins Co	NE	80578	367	1,017,179	0.014	813,394	80.0	356
Hartford Life & Accident Ins Co	CT	70815	91	980,961	0.013	869,055	88.6	334
Christian Fidelity Life Ins Co	TX	61859	574	969,792	0.013	576,667	59.5	173
BCBS of VT	VT	53295	4745	952,599	0.013	824,822	86.6	455
Talcott Resolution Life Ins Co	CT	88072	4926	860,218	0.012	1,136,190	132.1	375
Highmark West Virginia Inc.	WV	54828	812	804,906	0.011	496,935	61.7	241
Educators Hlth Plans Life Accident &	UT	12515	126	784,285	0.011	768,743	98.0	527
BCBS of TN Inc	TN	54518	3498	544,390	0.007	676,214	124.2	140
QCC Ins Co	PA	93688	936	489,697	0.007	403,953	82.5	227
Oxford Life Ins Co	AZ	76112	574	415,170	0.006	371,301	89.4	151
Aetna Life Ins Co	CT	60054	1	306,230	0.004	321,076	104.8	110
BCBS Of FL	FL	98167	536	289,530	0.004	271,147	93.7	99
Continental Gen Ins Co	TX	71404		238,734	0.003	238,451	99.9	51
Globe Life & Accident Ins Co	NE	91472	290	169,513	0.002	104,647	61.7	51
American Progressive L&H Ins Of NY	NY	80624	1295	151,276	0.002	171,326	113.3	41
American Family Life Assur Co of Col	NE	60380	370	125,156	0.002	77,011	61.5	39
Guarantee Trust Life Ins Co	IL	64211	687	115,808	0.002	36,706	31.7	30
Gerber Life Ins Co	NY	70939	836	79,817	0.001	73,214	91.7	9
Union Labor Life Ins Co	MD	69744	781	63,708	0.001	138,220	217.0	33
Allianz Life Ins Co Of N Amer	MN	90611	761	54,847	0.001	86,299	157.3	26
Connecticut Gen Life Ins Co	CT	62308	901	46,152	0.001	19,884	43.1	17
Medica Hlth Plans	MN	52626	1552	28,460	0.000	14,970	52.6	2
Combined Ins Co Of Amer	IL	62146	626	23,573	0.000	27,184	115.3	11
21st Century Premier Ins Co	PA	20796	69	14,533	0.000	997	6.9	7
North Amer Ins Co	WI	68349	574	8,249	0.000	10,105	122.5	1
Liberty Bankers Life Ins Co	OK	68543	3436	5,868	0.000	2,019	34.4	2
Reliastar Life Ins Co	MN	67105	4832	3,760	0.000	5,119	136.1	1

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
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U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

GROUP POLICIES ISSUED THROUGH 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
CMFG Life Ins Co	IA	62626	306	3,171	0.000	16,254	512.6	3
BCBS Of MS Mut Ins Co	MS	60111	1126	3,109	0.000	5,461	175.7	1
Allianz Life Ins Co Of NY	NY	64190	761	2,910	0.000	13,047	448.4	7
American Gen Life Ins Co	TX	60488	12	634	0.000	0	0.0	1
<b>TOTAL</b>				<b>7,343,613,911</b>		<b>5,981,630,734</b>	<b>81.5</b>	<b>2,509,296</b>

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**GROUP POLICIES ISSUED THROUGH 2019  
BY COMPANY NAME**

September 28, 2023

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2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

GROUP POLICIES ISSUED THROUGH 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
21st Century Premier Ins Co	PA	20796	69	14,533	0.000	997	6.9	7
Aetna Hlth & Life Ins Co	CT	78700	1	8,916,217	0.121	7,950,810	89.2	4,040
Aetna Life Ins Co	CT	60054	1	306,230	0.004	321,076	104.8	110
Allianz Life Ins Co Of N Amer	MN	90611	761	54,847	0.001	86,299	157.3	26
Allianz Life Ins Co Of NY	NY	64190	761	2,910	0.000	13,047	448.4	7
American Family Life Assur Co of Col	NE	60380	370	125,156	0.002	77,011	61.5	39
American Gen Life Ins Co	TX	60488	12	634	0.000	0	0.0	1
American Natl Life Ins Co Of TX	TX	71773	408	3,785,785	0.052	3,346,983	88.4	1,152
American Progressive L&H Ins Of NY	NY	80624	1295	151,276	0.002	171,326	113.3	41
American Republic Ins Co	IA	60836	3527	22,107,545	0.301	17,352,893	78.5	5,136
Anthem Hlth Plans Inc	CT	60217	671	11,228,377	0.153	9,458,968	84.2	8,561
Anthem Hlth Plans of NH	NH	53759	671	3,520,754	0.048	3,353,666	95.3	301
Bankers Life & Cas Co	IL	61263	233	13,178,880	0.179	12,895,984	97.9	4,024
BCBS Of FL	FL	98167	536	289,530	0.004	271,147	93.7	99
BCBS Of KS Inc	KS	70729	430	19,851,932	0.270	15,819,686	79.7	6,389
BCBS of MA	MA	53228	3637	57,316,355	0.780	48,691,408	85.0	16,619
BCBS Of MS Mut Ins Co	MS	60111	1126	3,109	0.000	5,461	175.7	1
BCBS Of NE	NE	77780	4858	27,779,828	0.378	23,719,040	85.4	11,621
BCBS of RI	RI	53473		15,191,947	0.207	13,013,107	85.7	5,392
BCBS of TN Inc	TN	54518	3498	544,390	0.007	676,214	124.2	140
BCBS of VT	VT	53295	4745	952,599	0.013	824,822	86.6	455
Central States H & L Co Of Omaha	NE	61751	690	1,176,063	0.016	983,082	83.6	330
Christian Fidelity Life Ins Co	TX	61859	574	969,792	0.013	576,667	59.5	173
Cigna Hlth & Life Ins Co	CT	67369	901	4,427,857	0.060	3,884,230	87.7	1,586
CMFG Life Ins Co	IA	62626	306	3,171	0.000	16,254	512.6	3
Combined Ins Co Of Amer	IL	62146	626	23,573	0.000	27,184	115.3	11
Community Ins Co	OH	10345	671	28,286,898	0.385	22,778,776	80.5	8,639
Connecticut Gen Life Ins Co	CT	62308	901	46,152	0.001	19,884	43.1	17
Continental Gen Ins Co	TX	71404		238,734	0.003	238,451	99.9	51
Continental Life Ins Co Brentwood	TN	68500	1	2,203,429	0.030	1,866,306	84.7	732
Educators Hlth Plans Life Accident &	UT	12515	126	784,285	0.011	768,743	98.0	527
Educators Mut Ins Assoc	UT	81701	126	1,232,625	0.017	738,167	59.9	351

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September 28, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

GROUP POLICIES ISSUED THROUGH 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Excellus Hlth Plan Inc	NY	55107	1186	5,808,700	0.079	4,882,296	84.1	2,193
Gerber Life Ins Co	NY	70939	836	79,817	0.001	73,214	91.7	9
Globe Life & Accident Ins Co	NE	91472	290	169,513	0.002	104,647	61.7	51
Globe Life Ins Co of NY	NY	74101	290	1,150,421	0.016	1,138,957	99.0	384
Guarantee Trust Life Ins Co	IL	64211	687	115,808	0.002	36,706	31.7	30
Hartford Life & Accident Ins Co	CT	70815	91	980,961	0.013	869,055	88.6	334
Health Alliance Medical Plans	IL	77950	1192	1,835,630	0.025	1,390,137	75.7	576
Health Care Serv Corp A Mut Legal Re	IL	70670	917	5,469,317	0.074	4,169,588	76.2	1,729
Heartland Natl Life Ins Co	IN	66214		5,294,623	0.072	4,193,453	79.2	1,372
Highmark Inc	PA	54771	812	13,319,849	0.181	11,342,324	85.2	8,182
Highmark West Virginia Inc.	WV	54828	812	804,906	0.011	496,935	61.7	241
Independence Hospital Ind Plan Inc	PA	54704	936	10,478,747	0.143	9,431,157	90.0	9,651
Liberty Bankers Life Ins Co	OK	68543	3436	5,868	0.000	2,019	34.4	2
Medica Hlth Plans	MN	52626	1552	28,460	0.000	14,970	52.6	2
Medical Mut Of OH	OH	29076	730	1,228,963	0.017	881,599	71.7	385
Medico Ins Co	IA	31119	3527	7,748,891	0.106	5,343,515	69.0	1,595
Members Hlth Ins Co	AZ	94587	4677	2,461,546	0.034	2,070,691	84.1	1,091
Moda Hlth Plan Inc	OR	47098	1313	51,031,011	0.695	42,859,285	84.0	21,618
Mutual Of Omaha Ins Co	NE	71412	261	19,760,039	0.269	17,437,048	88.2	5,307
Nassau Life & Ann Co	CT	93734	4736	8,473,463	0.115	6,675,391	78.8	2,108
North Amer Ins Co	WI	68349	574	8,249	0.000	10,105	122.5	1
Oxford Life Ins Co	AZ	76112	574	415,170	0.006	371,301	89.4	151
Physicians Mut Ins Co	NE	80578	367	1,017,179	0.014	813,394	80.0	356
Premera Blue Cross	WA	47570	962	46,681,493	0.636	35,999,911	77.1	16,540
Principal Life Ins Co	IA	61271	332	16,635,229	0.227	12,609,083	75.8	4,099
QCC Ins Co	PA	93688	936	489,697	0.007	403,953	82.5	227
Regence BCBS of UT	UT	54550	1207	1,619,686	0.022	1,445,196	89.2	675
Reliastar Life Ins Co	MN	67105	4832	3,760	0.000	5,119	136.1	1
Talcott Resolution Life Ins Co	CT	88072	4926	860,218	0.012	1,136,190	132.1	375
Transamerica Financial Life Ins Co	NY	70688	468	14,264,864	0.194	11,497,200	80.6	4,549
Transamerica Life Ins Co	IA	86231	468	98,651,181	1.343	85,129,962	86.3	37,674
Tufts Ins Co Inc	MA	60117	4742	5,728,463	0.078	4,672,397	81.6	2,534

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

GROUP POLICIES ISSUED THROUGH 2019

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Union Labor Life Ins Co	MD	69744	781	63,708	0.001	138,220	217.0	33
United Amer Ins Co	NE	92916	290	9,238,018	0.126	7,546,894	81.7	3,306
United Hlthcare Ins Co Of NY	NY	60093	707	962,364,835	13.105	780,525,113	81.1	276,166
UnitedHealthcare Ins Co	CT	79413	707	5,824,610,215	79.315	4,735,966,020	81.3	2,029,168
<b>TOTAL</b>				<b>7,343,613,911</b>		<b>5,981,630,734</b>	<b>81.5</b>	<b>2,509,296</b>

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**GROUP POLICIES ISSUED IN 2020, 2021, AND 2022  
BY DIRECT PREMIUMS EARNED**

September 28, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

GROUP POLICIES ISSUED IN 2020, 2021, 2022

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
UnitedHealthcare Ins Co	CT	79413	707	1,315,009,070	78.585	1,134,224,774	86.3	789,584
United Hlthcare Ins Co Of NY	NY	60093	707	214,595,657	12.824	166,701,861	77.7	78,969
UnitedHealthcare Ins Co of Amer	IL	84549	707	31,857,541	1.904	24,930,284	78.3	33,745
BCBSM Inc	MN	55026	461	21,969,806	1.313	16,459,265	74.9	8,382
BCBS of MA	MA	53228	3637	15,759,907	0.942	8,931,488	56.7	4,849
Premera Blue Cross	WA	47570	962	14,712,443	0.879	9,456,761	64.3	6,933
TRH Hlth Ins Co	TN	89005	4677	7,944,737	0.475	6,952,211	87.5	7,609
QCC Ins Co	PA	93688	936	6,231,010	0.372	4,889,106	78.5	2,852
Triple S Salud Inc	PR	55816	536	6,085,595	0.364	5,703,905	93.7	4,439
Transamerica Life Ins Co	IA	86231	468	5,806,467	0.347	4,363,407	75.1	3,027
Moda Hlth Plan Inc	OR	47098	1313	5,528,326	0.330	3,399,048	61.5	2,760
BCBS Of NE	NE	77780	4858	3,863,839	0.231	2,766,912	71.6	2,838
United Amer Ins Co	NE	92916	290	3,654,288	0.218	2,771,874	75.9	1,498
Highmark Inc	PA	54771	812	2,961,633	0.177	2,241,443	75.7	1,814
BCBS Of KS Inc	KS	70729	430	2,359,194	0.141	1,279,617	54.2	969
Transamerica Financial Life Ins Co	NY	70688	468	2,136,572	0.128	1,599,385	74.9	1,029
Independence Hospital Ind Plan Inc	PA	54704	936	1,891,445	0.113	1,112,599	58.8	1,756
Educators Hlth Plans Life Accident &	UT	12515	126	1,746,642	0.104	1,598,511	91.5	1,192
Tufts Ins Co Inc	MA	60117	4742	1,742,954	0.104	1,503,966	86.3	771
Cigna Hlth & Life Ins Co	CT	67369	901	1,379,514	0.082	1,204,821	87.3	542
BCBS of RI	RI	53473		1,283,566	0.077	1,099,476	85.7	1,152
Members Hlth Ins Co	AZ	94587	4677	1,211,353	0.072	951,586	78.6	836
Excellus Hlth Plan Inc	NY	55107	1186	1,074,374	0.064	674,586	62.8	504
BCBS of VT	VT	53295	4745	437,934	0.026	191,222	43.7	264
Health Alliance Medical Plans	IL	77950	1192	436,084	0.026	221,539	50.8	198
Anthem Hlth Plans of NH	NH	53759	671	343,489	0.021	47,139	13.7	23
Educators Mut Ins Assoc	UT	81701	126	299,255	0.018	230,087	76.9	117
Physicians Mut Ins Co	NE	80578	367	295,623	0.018	150,440	50.9	133
Hartford Life & Accident Ins Co	CT	70815	91	289,324	0.017	225,499	77.9	104
Regence BCBS of UT	UT	54550	1207	184,450	0.011	168,092	91.1	138
Globe Life Ins Co of NY	NY	74101	290	168,212	0.010	103,735	61.7	62
Aetna Hlth & Life Ins Co	CT	78700	1	61,231	0.004	66,490	108.6	37

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

GROUP POLICIES ISSUED IN 2020, 2021, 2022

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Highmark West Virginia Inc.	WV	54828	812	23,445	0.001	1,509	6.4	6
Medico Ins Co	IA	31119	3527	6,112	0.000	4,588	75.1	1
Heartland Natl Life Ins Co	IN	66214		3,986	0.000	352	8.8	1
Continental Life Ins Co Brentwood	TN	68500	1	2,524	0.000	1,578	62.5	2
<b>TOTAL</b>				<b>1,673,357,602</b>		<b>1,406,229,156</b>	<b>84.0</b>	<b>959,136</b>

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**GROUP POLICIES ISSUED IN 2020, 2021, AND 2022  
BY COMPANY NAME**

September 28, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

GROUP POLICIES ISSUED IN 2020, 2021, 2022

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Aetna Hlth & Life Ins Co	CT	78700	1	61,231	0.004	66,490	108.6	37
Anthem Hlth Plans of NH	NH	53759	671	343,489	0.021	47,139	13.7	23
BCBS Of KS Inc	KS	70729	430	2,359,194	0.141	1,279,617	54.2	969
BCBS of MA	MA	53228	3637	15,759,907	0.942	8,931,488	56.7	4,849
BCBS Of NE	NE	77780	4858	3,863,839	0.231	2,766,912	71.6	2,838
BCBS of RI	RI	53473		1,283,566	0.077	1,099,476	85.7	1,152
BCBS of VT	VT	53295	4745	437,934	0.026	191,222	43.7	264
BCBSM Inc	MN	55026	461	21,969,806	1.313	16,459,265	74.9	8,382
Cigna Hlth & Life Ins Co	CT	67369	901	1,379,514	0.082	1,204,821	87.3	542
Continental Life Ins Co Brentwood	TN	68500	1	2,524	0.000	1,578	62.5	2
Educators Hlth Plans Life Accident &	UT	12515	126	1,746,642	0.104	1,598,511	91.5	1,192
Educators Mut Ins Assoc	UT	81701	126	299,255	0.018	230,087	76.9	117
Excellus Hlth Plan Inc	NY	55107	1186	1,074,374	0.064	674,586	62.8	504
Globe Life Ins Co of NY	NY	74101	290	168,212	0.010	103,735	61.7	62
Hartford Life & Accident Ins Co	CT	70815	91	289,324	0.017	225,499	77.9	104
Health Alliance Medical Plans	IL	77950	1192	436,084	0.026	221,539	50.8	198
Heartland Natl Life Ins Co	IN	66214		3,986	0.000	352	8.8	1
Highmark Inc	PA	54771	812	2,961,633	0.177	2,241,443	75.7	1,814
Highmark West Virginia Inc.	WV	54828	812	23,445	0.001	1,509	6.4	6
Independence Hospital Ind Plan Inc	PA	54704	936	1,891,445	0.113	1,112,599	58.8	1,756
Medico Ins Co	IA	31119	3527	6,112	0.000	4,588	75.1	1
Members Hlth Ins Co	AZ	94587	4677	1,211,353	0.072	951,586	78.6	836
Moda Hlth Plan Inc	OR	47098	1313	5,528,326	0.330	3,399,048	61.5	2,760
Physicians Mut Ins Co	NE	80578	367	295,623	0.018	150,440	50.9	133
Premera Blue Cross	WA	47570	962	14,712,443	0.879	9,456,761	64.3	6,933
QCC Ins Co	PA	93688	936	6,231,010	0.372	4,889,106	78.5	2,852
Regence BCBS of UT	UT	54550	1207	184,450	0.011	168,092	91.1	138
Transamerica Financial Life Ins Co	NY	70688	468	2,136,572	0.128	1,599,385	74.9	1,029
Transamerica Life Ins Co	IA	86231	468	5,806,467	0.347	4,363,407	75.1	3,027
TRH Hlth Ins Co	TN	89005	4677	7,944,737	0.475	6,952,211	87.5	7,609
Triple S Salud Inc	PR	55816	536	6,085,595	0.364	5,703,905	93.7	4,439
Tufts Ins Co Inc	MA	60117	4742	1,742,954	0.104	1,503,966	86.3	771

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

GROUP POLICIES ISSUED IN 2020, 2021, 2022

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
United Amer Ins Co	NE	92916	290	3,654,288	0.218	2,771,874	75.9	1,498
United Hlthcare Ins Co Of NY	NY	60093	707	214,595,657	12.824	166,701,861	77.7	78,969
UnitedHealthcare Ins Co	CT	79413	707	1,315,009,070	78.585	1,134,224,774	86.3	789,584
UnitedHealthcare Ins Co of Amer	IL	84549	707	31,857,541	1.904	24,930,284	78.3	33,745
<b>TOTAL</b>				<b>1,673,357,602</b>		<b>1,406,229,156</b>	<b>84.0</b>	<b>959,136</b>

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**TOTAL GROUP POLICIES  
BY DIRECT PREMIUM EARNED**

September 28, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL GROUP POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
UnitedHealthcare Ins Co	CT	79413	707	7,139,619,285	79.180	5,870,190,794	82.2	2,818,752
United Hlthcare Ins Co Of NY	NY	60093	707	1,176,960,492	13.053	947,226,974	80.5	355,135
Transamerica Life Ins Co	IA	86231	468	104,457,648	1.158	89,493,369	85.7	40,701
BCBS of MA	MA	53228	3637	73,076,262	0.810	57,622,896	78.9	21,468
Premera Blue Cross	WA	47570	962	61,393,936	0.681	45,456,672	74.0	23,473
Moda Hlth Plan Inc	OR	47098	1313	56,559,337	0.627	46,258,333	81.8	24,378
UnitedHealthcare Ins Co of Amer	IL	84549	707	31,857,541	0.353	24,930,284	78.3	33,745
BCBS Of NE	NE	77780	4858	31,643,667	0.351	26,485,952	83.7	14,459
Community Ins Co	OH	10345	671	28,286,898	0.314	22,778,776	80.5	8,639
BCBS Of KS Inc	KS	70729	430	22,211,126	0.246	17,099,303	77.0	7,358
American Republic Ins Co	IA	60836	3527	22,107,545	0.245	17,352,893	78.5	5,136
BCBSM Inc	MN	55026	461	21,969,806	0.244	16,459,265	74.9	8,382
Mutual Of Omaha Ins Co	NE	71412	261	19,760,039	0.219	17,437,048	88.2	5,307
Principal Life Ins Co	IA	61271	332	16,635,229	0.184	12,609,083	75.8	4,099
BCBS of RI	RI	53473		16,475,513	0.183	14,112,583	85.7	6,544
Transamerica Financial Life Ins Co	NY	70688	468	16,401,436	0.182	13,096,585	79.9	5,578
Highmark Inc	PA	54771	812	16,281,482	0.181	13,583,767	83.4	9,996
Bankers Life & Cas Co	IL	61263	233	13,178,880	0.146	12,895,984	97.9	4,024
United Amer Ins Co	NE	92916	290	12,892,306	0.143	10,318,768	80.0	4,804
Independence Hospital Ind Plan Inc	PA	54704	936	12,370,192	0.137	10,543,756	85.2	11,407
Anthem Hlth Plans Inc	CT	60217	671	11,228,377	0.125	9,458,968	84.2	8,561
Aetna Hlth & Life Ins Co	CT	78700	1	8,977,448	0.100	8,017,300	89.3	4,077
Nassau Life & Ann Co	CT	93734	4736	8,473,463	0.094	6,675,391	78.8	2,108
TRH Hlth Ins Co	TN	89005	4677	7,944,737	0.088	6,952,211	87.5	7,609
Medico Ins Co	IA	31119	3527	7,755,003	0.086	5,348,103	69.0	1,596
Tufts Ins Co Inc	MA	60117	4742	7,471,417	0.083	6,176,363	82.7	3,305
Excellus Hlth Plan Inc	NY	55107	1186	6,883,074	0.076	5,556,882	80.7	2,697
QCC Ins Co	PA	93688	936	6,720,707	0.075	5,293,059	78.8	3,079
Triple S Salud Inc	PR	55816	536	6,085,595	0.067	5,703,905	93.7	4,439
Cigna Hlth & Life Ins Co	CT	67369	901	5,807,371	0.064	5,089,051	87.6	2,128
Health Care Serv Corp A Mut Legal Re	IL	70670	917	5,469,317	0.061	4,169,588	76.2	1,729
Heartland Natl Life Ins Co	IN	66214		5,298,609	0.059	4,193,805	79.1	1,373

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

TOTAL GROUP POLICIES

**In Order by Direct Premiums Earned**

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Anthem Hlth Plans of NH	NH	53759	671	3,864,243	0.043	3,400,805	88.0	324
American Natl Life Ins Co Of TX	TX	71773	408	3,785,785	0.042	3,346,983	88.4	1,152
Members Hlth Ins Co	AZ	94587	4677	3,672,899	0.041	3,022,277	82.3	1,927
Educators Hlth Plans Life Accident & Health Alliance Medical Plans	UT	12515	126	2,530,927	0.028	2,367,254	93.5	1,719
Continental Life Ins Co Brentwood	IL	77950	1192	2,271,714	0.025	1,611,676	70.9	774
Regence BCBS of UT	TN	68500	1	2,205,953	0.024	1,867,884	84.7	734
Educators Mut Ins Assoc	UT	54550	1207	1,804,136	0.020	1,613,288	89.4	813
BCBS of VT	UT	81701	126	1,531,880	0.017	968,254	63.2	468
Globe Life Ins Co of NY	VT	53295	4745	1,390,533	0.015	1,016,044	73.1	719
Physicians Mut Ins Co	NY	74101	290	1,318,633	0.015	1,242,692	94.2	446
Hartford Life & Accident Ins Co	NE	80578	367	1,312,802	0.015	963,834	73.4	489
Medical Mut Of OH	CT	70815	91	1,270,285	0.014	1,094,554	86.2	438
Central States H & L Co Of Omaha	OH	29076	730	1,228,963	0.014	881,599	71.7	385
Christian Fidelity Life Ins Co	NE	61751	690	1,176,063	0.013	983,082	83.6	330
Talcott Resolution Life Ins Co	TX	61859	574	969,792	0.011	576,667	59.5	173
Highmark West Virginia Inc.	CT	88072	4926	860,218	0.010	1,136,190	132.1	375
BCBS of TN Inc	WV	54828	812	828,351	0.009	498,444	60.2	247
Oxford Life Ins Co	TN	54518	3498	544,390	0.006	676,214	124.2	140
Aetna Life Ins Co	AZ	76112	574	415,170	0.005	371,301	89.4	151
BCBS Of FL	CT	60054	1	306,230	0.003	321,076	104.8	110
Continental Gen Ins Co	FL	98167	536	289,530	0.003	271,147	93.7	99
Globe Life & Accident Ins Co	TX	71404		238,734	0.003	238,451	99.9	51
American Progressive L&H Ins Of NY	NE	91472	290	169,513	0.002	104,647	61.7	51
American Family Life Assur Co of Col	NY	80624	1295	151,276	0.002	171,326	113.3	41
Guarantee Trust Life Ins Co	NE	60380	370	125,156	0.001	77,011	61.5	39
Gerber Life Ins Co	IL	64211	687	115,808	0.001	36,706	31.7	30
Union Labor Life Ins Co	NY	70939	836	79,817	0.001	73,214	91.7	9
Allianz Life Ins Co Of N Amer	MD	69744	781	63,708	0.001	138,220	217.0	33
Connecticut Gen Life Ins Co	MN	90611	761	54,847	0.001	86,299	157.3	26
Medica Hlth Plans	CT	62308	901	46,152	0.001	19,884	43.1	17
Combined Ins Co Of Amer	MN	52626	1552	28,460	0.000	14,970	52.6	2
	IL	62146	626	23,573	0.000	27,184	115.3	11

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September 28, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

TOTAL GROUP POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
21st Century Premier Ins Co	PA	20796	69	14,533	0.000	997	6.9	7
North Amer Ins Co	WI	68349	574	8,249	0.000	10,105	122.5	1
Liberty Bankers Life Ins Co	OK	68543	3436	5,868	0.000	2,019	34.4	2
Reliastar Life Ins Co	MN	67105	4832	3,760	0.000	5,119	136.1	1
CMFG Life Ins Co	IA	62626	306	3,171	0.000	16,254	512.6	3
BCBS Of MS Mut Ins Co	MS	60111	1126	3,109	0.000	5,461	175.7	1
Allianz Life Ins Co Of NY	NY	64190	761	2,910	0.000	13,047	448.4	7
American Gen Life Ins Co	TX	60488	12	634	0.000	0	0.0	1
<b>TOTAL</b>				<b>9,016,971,513</b>		<b>7,387,859,890</b>	<b>81.9</b>	<b>3,468,432</b>

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**TOTAL GROUP POLICIES  
BY COMPANY NAME**

September 28, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

TOTAL GROUP POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
21st Century Premier Ins Co	PA	20796	69	14,533	0.000	997	6.9	7
Aetna Hlth & Life Ins Co	CT	78700	1	8,977,448	0.100	8,017,300	89.3	4,077
Aetna Life Ins Co	CT	60054	1	306,230	0.003	321,076	104.8	110
Allianz Life Ins Co Of N Amer	MN	90611	761	54,847	0.001	86,299	157.3	26
Allianz Life Ins Co Of NY	NY	64190	761	2,910	0.000	13,047	448.4	7
American Family Life Assur Co of Col	NE	60380	370	125,156	0.001	77,011	61.5	39
American Gen Life Ins Co	TX	60488	12	634	0.000	0	0.0	1
American Natl Life Ins Co Of TX	TX	71773	408	3,785,785	0.042	3,346,983	88.4	1,152
American Progressive L&H Ins Of NY	NY	80624	1295	151,276	0.002	171,326	113.3	41
American Republic Ins Co	IA	60836	3527	22,107,545	0.245	17,352,893	78.5	5,136
Anthem Hlth Plans Inc	CT	60217	671	11,228,377	0.125	9,458,968	84.2	8,561
Anthem Hlth Plans of NH	NH	53759	671	3,864,243	0.043	3,400,805	88.0	324
Bankers Life & Cas Co	IL	61263	233	13,178,880	0.146	12,895,984	97.9	4,024
BCBS Of FL	FL	98167	536	289,530	0.003	271,147	93.7	99
BCBS Of KS Inc	KS	70729	430	22,211,126	0.246	17,099,303	77.0	7,358
BCBS of MA	MA	53228	3637	73,076,262	0.810	57,622,896	78.9	21,468
BCBS Of MS Mut Ins Co	MS	60111	1126	3,109	0.000	5,461	175.7	1
BCBS Of NE	NE	77780	4858	31,643,667	0.351	26,485,952	83.7	14,459
BCBS of RI	RI	53473		16,475,513	0.183	14,112,583	85.7	6,544
BCBS of TN Inc	TN	54518	3498	544,390	0.006	676,214	124.2	140
BCBS of VT	VT	53295	4745	1,390,533	0.015	1,016,044	73.1	719
BCBSM Inc	MN	55026	461	21,969,806	0.244	16,459,265	74.9	8,382
Central States H & L Co Of Omaha	NE	61751	690	1,176,063	0.013	983,082	83.6	330
Christian Fidelity Life Ins Co	TX	61859	574	969,792	0.011	576,667	59.5	173
Cigna Hlth & Life Ins Co	CT	67369	901	5,807,371	0.064	5,089,051	87.6	2,128
CMFG Life Ins Co	IA	62626	306	3,171	0.000	16,254	512.6	3
Combined Ins Co Of Amer	IL	62146	626	23,573	0.000	27,184	115.3	11
Community Ins Co	OH	10345	671	28,286,898	0.314	22,778,776	80.5	8,639
Connecticut Gen Life Ins Co	CT	62308	901	46,152	0.001	19,884	43.1	17
Continental Gen Ins Co	TX	71404		238,734	0.003	238,451	99.9	51
Continental Life Ins Co Brentwood	TN	68500	1	2,205,953	0.024	1,867,884	84.7	734
Educators Hlth Plans Life Accident &	UT	12515	126	2,530,927	0.028	2,367,254	93.5	1,719

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September 28, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Company Name**

U.S. and U.S. Territories

TOTAL GROUP POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Educators Mut Ins Assoc	UT	81701	126	1,531,880	0.017	968,254	63.2	468
Excellus Hlth Plan Inc	NY	55107	1186	6,883,074	0.076	5,556,882	80.7	2,697
Gerber Life Ins Co	NY	70939	836	79,817	0.001	73,214	91.7	9
Globe Life & Accident Ins Co	NE	91472	290	169,513	0.002	104,647	61.7	51
Globe Life Ins Co of NY	NY	74101	290	1,318,633	0.015	1,242,692	94.2	446
Guarantee Trust Life Ins Co	IL	64211	687	115,808	0.001	36,706	31.7	30
Hartford Life & Accident Ins Co	CT	70815	91	1,270,285	0.014	1,094,554	86.2	438
Health Alliance Medical Plans	IL	77950	1192	2,271,714	0.025	1,611,676	70.9	774
Health Care Serv Corp A Mut Legal Re	IL	70670	917	5,469,317	0.061	4,169,588	76.2	1,729
Heartland Natl Life Ins Co	IN	66214		5,298,609	0.059	4,193,805	79.1	1,373
Highmark Inc	PA	54771	812	16,281,482	0.181	13,583,767	83.4	9,996
Highmark West Virginia Inc.	WV	54828	812	828,351	0.009	498,444	60.2	247
Independence Hospital Ind Plan Inc	PA	54704	936	12,370,192	0.137	10,543,756	85.2	11,407
Liberty Bankers Life Ins Co	OK	68543	3436	5,868	0.000	2,019	34.4	2
Medica Hlth Plans	MN	52626	1552	28,460	0.000	14,970	52.6	2
Medical Mut Of OH	OH	29076	730	1,228,963	0.014	881,599	71.7	385
Medico Ins Co	IA	31119	3527	7,755,003	0.086	5,348,103	69.0	1,596
Members Hlth Ins Co	AZ	94587	4677	3,672,899	0.041	3,022,277	82.3	1,927
Moda Hlth Plan Inc	OR	47098	1313	56,559,337	0.627	46,258,333	81.8	24,378
Mutual Of Omaha Ins Co	NE	71412	261	19,760,039	0.219	17,437,048	88.2	5,307
Nassau Life & Ann Co	CT	93734	4736	8,473,463	0.094	6,675,391	78.8	2,108
North Amer Ins Co	WI	68349	574	8,249	0.000	10,105	122.5	1
Oxford Life Ins Co	AZ	76112	574	415,170	0.005	371,301	89.4	151
Physicians Mut Ins Co	NE	80578	367	1,312,802	0.015	963,834	73.4	489
Premera Blue Cross	WA	47570	962	61,393,936	0.681	45,456,672	74.0	23,473
Principal Life Ins Co	IA	61271	332	16,635,229	0.184	12,609,083	75.8	4,099
QCC Ins Co	PA	93688	936	6,720,707	0.075	5,293,059	78.8	3,079
Regence BCBS of UT	UT	54550	1207	1,804,136	0.020	1,613,288	89.4	813
Reliastar Life Ins Co	MN	67105	4832	3,760	0.000	5,119	136.1	1
Talcott Resolution Life Ins Co	CT	88072	4926	860,218	0.010	1,136,190	132.1	375
Transamerica Financial Life Ins Co	NY	70688	468	16,401,436	0.182	13,096,585	79.9	5,578
Transamerica Life Ins Co	IA	86231	468	104,457,648	1.158	89,493,369	85.7	40,701

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September 28, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

TOTAL GROUP POLICIES

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
TRH Hlth Ins Co	TN	89005	4677	7,944,737	0.088	6,952,211	87.5	7,609
Triple S Salud Inc	PR	55816	536	6,085,595	0.067	5,703,905	93.7	4,439
Tufts Ins Co Inc	MA	60117	4742	7,471,417	0.083	6,176,363	82.7	3,305
Union Labor Life Ins Co	MD	69744	781	63,708	0.001	138,220	217.0	33
United Amer Ins Co	NE	92916	290	12,892,306	0.143	10,318,768	80.0	4,804
United Hlthcare Ins Co Of NY	NY	60093	707	1,176,960,492	13.053	947,226,974	80.5	355,135
UnitedHealthcare Ins Co	CT	79413	707	7,139,619,285	79.180	5,870,190,794	82.2	2,818,752
UnitedHealthcare Ins Co of Amer	IL	84549	707	31,857,541	0.353	24,930,284	78.3	33,745
<b>TOTAL</b>				<b>9,016,971,513</b>		<b>7,387,859,890</b>	<b>81.9</b>	<b>3,468,432</b>

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**TOTAL POLICIES (INDIVIDUAL AND GROUP)  
BY DIRECT PREMIUMS EARNED**

September 28, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
UnitedHealthcare Ins Co	CT	79413	707	10,375,380,148	29.803	8,472,142,036	81.7	3,971,051
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,634,834,964	4.696	1,297,646,834	79.4	565,706
United Hlthcare Ins Co Of NY	NY	60093	707	1,176,960,492	3.381	947,226,974	80.5	355,135
Omaha Ins Co	NE	13100	261	820,552,015	2.357	661,103,756	80.6	362,015
United Of Omaha Life Ins Co	NE	69868	261	770,422,161	2.213	549,184,036	71.3	220,037
Mutual Of Omaha Ins Co	NE	71412	261	749,026,322	2.152	590,518,172	78.8	340,364
United World Life Ins Co	NE	72850	261	729,187,801	2.095	618,730,670	84.9	354,769
Continental Life Ins Co Brentwood	TN	68500	1	613,585,910	1.762	494,557,054	80.6	267,884
BCBS of MA	MA	53228	3637	607,959,595	1.746	545,424,880	89.7	237,742
Aetna Hlth Ins Co	PA	72052	1	605,308,277	1.739	552,268,885	91.2	383,435
Cigna Hlth & Life Ins Co	CT	67369	901	532,992,759	1.531	460,535,323	86.4	239,220
BCBSM Inc	MN	55026	461	488,884,987	1.404	376,914,069	77.1	153,667
Colonial Penn Life Ins Co	PA	62065	233	466,930,069	1.341	330,194,061	70.7	165,923
Aetna Hlth & Life Ins Co	CT	78700	1	463,807,786	1.332	389,903,966	84.1	199,706
Wellmark Inc	IA	88848	770	458,151,495	1.316	382,182,271	83.4	161,961
BCBS Of FL	FL	98167	536	451,913,769	1.298	370,407,448	82.0	166,366
Humana Ins Co	WI	73288	119	435,970,486	1.252	328,129,346	75.3	155,387
USAA Life Ins Co	TX	69663	200	416,807,180	1.197	325,437,885	78.1	155,878
BCBS of NC Inc	NC	54631	758	385,490,080	1.107	293,371,184	76.1	155,649
United Amer Ins Co	NE	92916	290	367,252,995	1.055	254,122,571	69.2	167,553
American Retirement Life Ins Co	OH	88366	901	365,042,232	1.049	278,348,075	76.3	142,803
American Continental Ins Co	TN	12321	1	355,465,407	1.021	268,953,004	75.7	110,597
Anthem Hlth Plans of VA Inc	VA	71835	671	347,830,548	0.999	257,767,281	74.1	148,056
BCBS of MI Mut Ins Co	MI	54291	572	345,350,882	0.992	277,634,060	80.4	105,213
Transamerica Life Ins Co	IA	86231	468	321,721,063	0.924	269,435,099	83.7	128,725
State Farm Mut Auto Ins Co	IL	25178	176	300,183,365	0.862	225,187,703	75.0	103,219
Accendo Ins Co	UT	63444	1	293,834,589	0.844	277,451,613	94.4	213,164
USAbles Mut Ins Co	AR	83470	876	281,596,562	0.809	223,549,178	79.4	116,390
Medical Hlth Insuring Corp of OH	OH	95828	730	259,036,151	0.744	215,265,262	83.1	124,447
BCBS Of KS Inc	KS	70729	430	256,481,004	0.737	207,151,431	80.8	87,703
Horizon Ins Co	NJ	14690	1202	225,761,333	0.648	188,591,056	83.5	69,819
BCBS of AL	AL	55433	570	221,289,302	0.636	184,455,863	83.4	93,420

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September 28, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Highmark Inc	PA	54771	812	203,782,092	0.585	160,537,301	78.8	75,747
Anthem Ins Co Inc	IN	28207	671	199,662,711	0.574	152,496,377	76.4	86,369
Loyal Amer Life Ins Co	OH	65722	901	197,336,854	0.567	154,129,621	78.1	62,521
Physicians Mut Ins Co	NE	80578	367	193,183,352	0.555	146,384,794	75.8	74,300
Anthem Hlth Plans Of KY Inc	KY	95120	671	188,402,650	0.541	133,186,171	70.7	71,029
Wisconsin Physicians Serv Ins Corp	WI	53139	68	175,850,110	0.505	122,143,235	69.5	63,382
BCBS Of NE	NE	77780	4858	169,794,777	0.488	134,245,922	79.1	61,083
BCBS Of SC Inc	SC	38520	661	169,720,348	0.488	123,931,796	73.0	68,658
Community Ins Co	OH	10345	671	165,695,146	0.476	126,367,280	76.3	70,710
Bankers Life & Cas Co	IL	61263	233	156,814,815	0.450	112,445,737	71.7	36,948
Medico Corp Life Ins Co	IA	79987	3527	151,157,991	0.434	121,491,827	80.4	65,568
TRH Hlth Ins Co	TN	89005	4677	143,890,627	0.413	114,384,915	79.5	62,345
Regence BlueShield	WA	53902	1207	143,162,767	0.411	106,560,825	74.4	60,342
Empire Healthchoice Assur Inc	NY	55093	671	140,652,505	0.404	125,359,147	89.1	51,721
BCBS of AZ Inc	AZ	53589		140,566,157	0.404	105,915,651	75.3	58,141
BCBS of TN Inc	TN	54518	3498	139,777,805	0.402	109,297,911	78.2	51,911
Humanadental Ins Co	WI	70580	119	139,668,081	0.401	125,082,493	89.6	68,562
BCBS Hlthcare Plan of GA Inc	GA	96962	671	139,459,938	0.401	91,103,811	65.3	42,281
Physicians Life Ins Co	NE	72125	367	138,547,665	0.398	101,359,261	73.2	74,590
Philadelphia Amer Life Ins Co	TX	67784	520	133,838,172	0.384	117,101,604	87.5	60,129
Premera Blue Cross	WA	47570	962	132,524,303	0.381	95,545,861	72.1	51,410
Thrivent Financial For Lutherans	WI	56014		130,504,963	0.375	110,530,483	84.7	54,365
HPHC Ins Co Inc	MA	18975	4742	128,584,259	0.369	105,192,267	81.8	47,652
Health Net Life Ins Co	CA	66141	1295	121,621,675	0.349	103,126,248	84.8	41,613
Omaha Supplemental Ins Co	NE	16537	261	119,757,362	0.344	111,789,765	93.3	82,033
Anthem Hlth Plans Inc	CT	60217	671	117,625,588	0.338	100,643,221	85.6	52,911
Carefirst of MD Inc	MD	47058	380	114,330,916	0.328	80,026,037	70.0	29,901
Louisiana Hlth Serv & Ind Co	LA	81200	438	111,898,957	0.321	93,441,015	83.5	45,315
Manhattan Life Ins Co	NY	65870	1117	108,298,161	0.311	85,888,388	79.3	33,840
Rocky Mountain Hospital & Medical	CO	11011	671	107,694,192	0.309	85,212,062	79.1	42,740
Healthy Alliance Life Ins Co	MO	78972	671	103,269,460	0.297	77,885,950	75.4	40,941
Bankers Fidelity Life Ins Co	GA	61239	587	102,350,637	0.294	78,813,466	77.0	33,218

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
BCBS of ND	ND	55891		101,079,257	0.290	82,984,897	82.1	37,537
Anthem Hlth Plans of NH	NH	53759	671	96,149,302	0.276	69,146,601	71.9	38,537
Medico Ins Co	IA	31119	3527	94,395,142	0.271	74,608,784	79.0	54,364
New Era Life Ins Co	TX	78743	520	84,104,969	0.242	70,313,138	83.6	32,664
Lumico Life Ins Co	MO	73504	181	76,549,301	0.220	66,324,552	86.6	42,994
Humana Benefit Plan of IL Inc	IL	60052	119	74,373,460	0.214	66,998,625	90.1	37,463
Aetna Life Ins Co	CT	60054	1	71,363,579	0.205	49,513,410	69.4	19,120
Old Surety Life Ins Co	OK	67326	4922	68,055,108	0.195	48,736,988	71.6	30,641
Wellmark Of SD Inc	SD	60128	770	64,687,829	0.186	55,367,110	85.6	24,055
SILAC Ins Co	UT	62952	4888	62,565,309	0.180	45,485,849	72.7	14,777
Moda Hlth Plan Inc	OR	47098	1313	58,698,800	0.169	48,093,931	81.9	25,788
Anthem Hlth Plans of ME Inc	ME	52618	671	58,565,927	0.168	47,606,386	81.3	22,827
BCBS of RI	RI	53473		58,390,816	0.168	49,018,233	83.9	22,467
Gerber Life Ins Co	NY	70939	836	57,089,538	0.164	41,125,144	72.0	12,745
Regence BCBS of UT	UT	54550	1207	56,465,230	0.162	44,942,896	79.6	22,087
ManhattanLife Ins & Ann Co	TX	61883	1117	55,615,771	0.160	46,440,892	83.5	51,445
American Republic Ins Co	IA	60836	3527	55,377,992	0.159	40,927,029	73.9	12,887
GPM Hlth & Life Ins Co	TX	67059	4712	53,879,635	0.155	50,390,614	93.5	25,012
Central States Ind Co Of Omaha	NE	34274	31	53,493,180	0.154	38,665,472	72.3	13,798
Country Life Ins Co	IL	62553	50	53,286,830	0.153	41,006,109	77.0	17,495
BCBS of KC	MO	47171	537	53,202,318	0.153	42,594,053	80.1	17,075
BCBS of WI	WI	54003	671	47,879,347	0.138	31,533,773	65.9	11,341
Regence BCBS of OR	OR	54933	1207	46,906,166	0.135	34,947,956	74.5	17,187
New Era Life Ins Co Of Midwest	TX	69698	520	46,274,864	0.133	39,746,887	85.9	19,384
Bankers Fidelity Assur Co	GA	71919	587	45,791,790	0.132	34,526,577	75.4	17,200
Combined Ins Co Of Amer	IL	62146	626	45,321,848	0.130	34,625,451	76.4	16,985
First Care Inc	MD	60113	380	44,823,006	0.129	33,710,230	75.2	22,989
Compbenefits Ins Co	TX	60984	119	44,610,099	0.128	41,435,876	92.9	30,170
Capital Advantage Ins Co	PA	41203	1230	43,057,541	0.124	35,961,235	83.5	23,373
Globe Life Ins Co of NY	NY	74101	290	42,923,364	0.123	32,109,434	74.8	34,548
Everence Assn Inc	IN	57991	4616	42,234,148	0.121	32,233,812	76.3	18,901
National Hlth Ins Co	TX	82538	8	41,545,549	0.119	34,565,637	83.2	19,957

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Medica Hlth Plans	MN	52626	1552	40,296,250	0.116	31,340,257	77.8	12,706
Sterling Life Ins Co	IL	77399	901	39,002,376	0.112	25,414,096	65.2	9,845
Western United Life Assur Co	WA	85189	1117	38,976,139	0.112	33,973,009	87.2	17,439
Pekin Life Ins Co	IL	67628	153	38,731,112	0.111	32,347,777	83.5	16,437
Cigna Natl Hlth Ins Co	OH	61727	901	38,634,002	0.111	30,552,062	79.1	33,752
Priority Hlth	MI	95561	3383	38,560,419	0.111	32,020,975	83.0	17,698
Great Southern Life Ins Co	TX	90212	449	37,987,245	0.109	36,792,119	96.9	20,968
UnitedHealthcare Ins Co of Amer	IL	84549	707	36,990,953	0.106	28,660,842	77.5	39,450
Capitol Life Ins Co	TX	61581	3436	36,742,016	0.106	34,066,399	92.7	27,195
Continental Gen Ins Co	TX	71404		36,020,299	0.103	26,752,213	74.3	8,451
Nassau Life & Ann Co	CT	93734	4736	35,051,818	0.101	25,439,266	72.6	7,799
Independence Hospital Ind Plan Inc	PA	54704	936	34,656,429	0.100	27,737,536	80.0	25,784
Asuris NW Hlth	WA	47350	1207	34,522,710	0.099	31,644,040	91.7	14,685
American Republic Corp Ins Co	IA	67679	3527	34,149,906	0.098	22,838,833	66.9	8,098
CSI Life Ins Co	NE	82880	31	34,119,009	0.098	26,946,469	79.0	13,191
Reserve Natl Ins Co	IL	68462	730	32,276,557	0.093	23,636,654	73.2	9,414
Excellus Hlth Plan Inc	NY	55107	1186	32,158,215	0.092	34,270,164	106.6	12,463
Tufts Ins Co Inc	MA	60117	4742	31,694,634	0.091	27,409,292	86.5	13,737
Genworth Life & Ann Ins Co	VA	65536	4011	31,415,740	0.090	25,576,231	81.4	8,706
Southern Guar Ins Co	WI	19178		31,294,875	0.090	32,990,114	105.4	17,404
Heartland Natl Life Ins Co	IN	66214		31,134,610	0.089	24,489,985	78.7	14,182
BCBS Of MS Mut Ins Co	MS	60111	1126	30,502,456	0.088	22,987,277	75.4	8,322
Puritan Life Ins Co of Amer	AZ	71390	4903	30,150,647	0.087	26,651,680	88.4	12,013
Dean Hlth Plan Inc	WI	96156	1552	28,887,479	0.083	30,275,790	104.8	15,283
Blue Care Network Of MI	MI	95610	572	28,481,252	0.082	20,055,863	70.4	8,972
Individual Assur Co Life Hlth & Acc	OK	81779	2858	28,219,508	0.081	22,772,090	80.7	8,557
Assured Life Assn	CO	56499		28,164,214	0.081	20,536,372	72.9	7,810
Standard Life & Accident Ins Co	TX	86355	408	27,972,139	0.080	20,212,182	72.3	12,257
Forethought Life Ins Co	IN	91642	3891	27,271,894	0.078	19,281,074	70.7	6,383
Washington Natl Ins Co	IN	70319	233	27,266,415	0.078	20,595,300	75.5	14,545
Sentinel Security Life Ins Co	UT	68802	4824	26,899,629	0.077	21,805,506	81.1	7,413
Guarantee Trust Life Ins Co	IL	64211	687	25,934,260	0.074	22,311,021	86.0	8,905

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Americo Fin Life & Ann Ins Co	TX	61999	449	25,548,818	0.073	22,615,358	88.5	10,497
Principal Life Ins Co	IA	61271	332	24,973,527	0.072	19,094,154	76.5	6,116
Highmark BCBSD Inc	DE	53287	812	23,648,466	0.068	17,066,245	72.2	10,623
BCBS of WY	WY	53767		23,470,218	0.067	19,455,279	82.9	9,236
First Hlth Life & Hlth Ins Co	TX	90328	1	23,160,723	0.067	19,458,288	84.0	9,250
Central States H & L Co Of Omaha	NE	61751	690	22,935,459	0.066	18,943,843	82.6	12,050
Group Hospitalization & Med Srvcs	DC	53007	380	22,439,211	0.064	15,547,372	69.3	6,680
Oxford Life Ins Co	AZ	76112	574	22,421,183	0.064	19,415,232	86.6	5,669
The Vt Hlth Plan LLC	VT	95696	4745	22,085,171	0.063	19,697,836	89.2	10,592
Order of United Commercial Travelers	OH	56383		21,910,932	0.063	14,829,222	67.7	4,658
Family Life Ins Co	TX	63053	1117	21,041,656	0.060	13,053,424	62.0	4,325
Medical Mut Of OH	OH	29076	730	20,430,663	0.059	14,470,761	70.8	7,211
American Family Life Assur Co of Col	NE	60380	370	20,388,901	0.059	17,375,302	85.2	5,123
Highmark West Virginia Inc.	WV	54828	812	19,916,818	0.057	16,237,017	81.5	6,555
Avera Hlth Plans Inc	SD	95839		19,772,783	0.057	16,549,491	83.7	11,038
QCC Ins Co	PA	93688	936	19,541,080	0.056	17,389,532	89.0	9,103
Sterling Investors Life Ins Co	IN	89184	4888	18,921,459	0.054	17,302,779	91.4	7,822
National Guardian Life Ins Co	WI	66583	1211	18,504,703	0.053	16,419,711	88.7	5,909
Everest Reins Co	DE	26921	1120	17,866,780	0.051	16,538,216	92.6	7,599
THP Ins Co	WV	60016	1297	17,831,011	0.051	13,507,270	75.8	5,856
AmeriHealth Ins Co Of NJ	NJ	60061	936	17,824,443	0.051	15,153,429	85.0	6,514
American Natl Life Ins Co Of TX	TX	71773	408	17,714,170	0.051	14,361,120	81.1	4,995
Transamerica Financial Life Ins Co	NY	70688	468	17,302,005	0.050	13,914,670	80.4	5,897
S USA Life Ins Co Inc	AZ	60183	4947	17,022,324	0.049	14,696,121	86.3	8,657
Union Security Ins Co	KS	70408	306	16,897,286	0.049	16,313,706	96.5	10,000
Elips Life Ins Co	MO	85561	181	16,685,245	0.048	13,141,040	78.8	16,436
Shenandoah Life Ins Co	VA	68845	4947	16,537,275	0.048	14,649,358	88.6	7,028
Humana Ins Co of NY	NY	12634	119	16,531,521	0.047	14,609,414	88.4	8,293
Government Personnel Mut Life Ins Co	TX	63967	4712	16,529,030	0.047	12,585,703	76.1	4,247
Amerigroup Ins Co	TX	14078	671	15,044,221	0.043	14,891,365	99.0	9,090
American Family Mut Ins Co SI	WI	19275	473	14,638,321	0.042	8,562,813	58.5	2,933
Globe Life & Accident Ins Co	NE	91472	290	14,559,854	0.042	12,133,760	83.3	6,599

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September 28, 2023

**In Order by Direct Premiums Earned**

U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
HCSC Ins Serv Co	IL	78611	917	13,151,499	0.038	8,300,007	63.1	14,752
Christian Fidelity Life Ins Co	TX	61859	574	13,035,001	0.037	8,325,527	63.9	2,571
Erie Family Life Ins Co	PA	70769	213	12,741,954	0.037	10,091,872	79.2	9,081
Capital Blue Cross	PA	54720	1230	12,368,636	0.036	13,215,728	106.8	8,015
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	11,920,374	0.034	8,834,688	74.1	3,203
Blue Cross of ID Care Plus Inc	ID	15022	1290	11,814,454	0.034	9,143,370	77.4	4,790
Triple S Salud Inc	PR	55816	536	11,782,000	0.034	9,139,843	77.6	7,128
Royal Neighbors Of Amer	IL	57657		11,060,731	0.032	7,657,309	69.2	2,181
Regence Blueshield Of ID Inc	ID	60131	1207	11,016,269	0.032	9,124,746	82.8	3,889
SBLI USA Life Ins Co Inc	NY	60176	4947	10,861,835	0.031	8,804,677	81.1	8,690
Golden Rule Ins Co	IN	62286	707	10,782,947	0.031	7,720,664	71.6	3,278
State Mut Ins Co	GA	69132		10,562,907	0.030	8,196,127	77.6	3,839
Liberty Bankers Life Ins Co	OK	68543	3436	10,368,487	0.030	9,194,988	88.7	3,839
Security Hlth Plan of WI Inc	WI	96881		10,151,447	0.029	8,339,654	82.2	3,631
HNE Ins Co	MA	14198	4756	10,016,724	0.029	10,526,026	105.1	4,578
Humana Ins Co Of KY	KY	60219	119	9,543,049	0.027	7,330,999	76.8	3,190
Alliance Hlth & Life Ins Co	MI	60134	1311	9,493,328	0.027	7,443,189	78.4	4,276
Highmark Western & Northeastern NY	NY	55204	812	9,368,934	0.027	14,374,922	153.4	3,559
GCU	PA	56693		9,261,256	0.027	7,682,923	83.0	3,099
Humana Hlth Ins Co Of FL Inc	FL	69671	119	9,212,555	0.026	7,069,866	76.7	3,948
Unicare Life & Hlth Ins Co	IN	80314	671	8,970,935	0.026	5,680,663	63.3	2,255
Companion Life Ins Co	SC	77828	661	8,886,451	0.026	7,222,858	81.3	2,613
United Ins Co Of Amer	IL	69930	215	8,478,421	0.024	6,337,905	74.8	5,938
Pan Amer Life Ins Co	LA	67539	525	8,044,172	0.023	7,000,958	87.0	4,147
Garden State Life Ins Co	TX	63657	408	7,758,085	0.022	7,590,598	97.8	3,340
EPIC Life Ins Co	WI	64149	68	7,741,120	0.022	6,189,012	79.9	3,666
BCBS of VT	VT	53295	4745	7,671,318	0.022	6,707,926	87.4	2,556
Medico Life & Hlth Ins Co	IA	65641	3527	7,670,240	0.022	6,259,382	81.6	3,712
United States Fire Ins Co	DE	21113	158	7,629,624	0.022	4,483,679	58.8	3,441
Pacificare Life & Hlth Ins Co	IN	70785	707	6,387,572	0.018	5,991,389	93.8	1,916
First Comm Hlth Plan Inc	AL	47051		6,265,187	0.018	4,716,723	75.3	2,411
Nassau Life Ins Co of KS	KS	68284	4736	5,823,294	0.017	3,757,440	64.5	2,758

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
North Amer Ins Co	WI	68349	574	5,610,715	0.016	4,153,674	74.0	1,062
Quartz Hlth Benefit Plans Corp	WI	95796	4870	5,535,124	0.016	3,789,145	68.5	1,899
Health Alliance Medical Plans	IL	77950	1192	5,130,787	0.015	3,937,584	76.7	1,570
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	4,877,342	0.014	4,083,160	83.7	24,694
Providence Hlth Assur	OR	15203	4788	4,854,325	0.014	4,807,013	99.0	2,941
Sierra Hlth & Life Ins Co Inc	NV	71420	707	4,764,392	0.014	3,681,775	77.3	1,110
Sanford Hlth Plan	SD	95683	1246	4,667,041	0.013	5,314,408	113.9	1,984
Universal Fidelity Life Ins Co	OK	70122	4989	4,423,728	0.013	3,301,359	74.6	1,477
American Progressive L&H Ins Of NY	NY	80624	1295	4,311,242	0.012	3,226,010	74.8	1,038
Quartz Hlth Plan Corp	WI	95101	4870	4,072,597	0.012	3,737,549	91.8	1,678
Empheysis Ins Co	TX	88595	119	3,919,113	0.011	4,109,379	104.9	2,822
Celtic Ins Co	IL	80799	1295	3,832,601	0.011	2,977,045	77.7	851
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	3,825,049	0.011	3,367,832	88.0	1,348
Fallon Hlth & Life Assur Co	MA	66828	4741	3,824,901	0.011	3,555,796	93.0	1,780
Members Hlth Ins Co	AZ	94587	4677	3,726,777	0.011	3,046,764	81.8	1,957
Provident Amer Life & Hlth Ins Co	OH	67903	901	3,706,275	0.011	2,541,740	68.6	642
EmblemHealth Plan Inc	NY	55239	1127	3,703,181	0.011	2,981,072	80.5	1,329
Group Hlth Coop of S Central WI	WI	95311		3,562,606	0.010	3,388,925	95.1	1,204
Unified Life Ins Co	TX	11121		3,530,504	0.010	3,136,395	88.8	1,147
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	3,426,089	0.010	2,375,957	69.3	1,169
Humana Hlth Plan Inc	KY	95885	119	3,394,955	0.010	2,798,537	82.4	1,495
Health Tradition Hlth Plan Inc	WI	96628	4939	3,369,527	0.010	2,400,041	71.2	1,285
KSKJ Life	IL	56227		3,131,418	0.009	1,973,390	63.0	617
Paramount Ins Co	OH	11518	1212	3,099,238	0.009	2,449,142	79.0	1,183
MercyCare HMO Inc	WI	12195	3595	3,027,745	0.009	2,845,183	94.0	1,144
United Natl Life Ins Co Of Amer	IL	92703	687	2,932,176	0.008	1,975,967	67.4	679
Aultcare Ins Co	OH	77216	4805	2,900,802	0.008	2,483,105	85.6	1,445
Coventry Hlth & Life Ins Co	MO	81973	1	2,801,420	0.008	1,811,515	64.7	555
Montana Hlth Cooperative	MT	14933		2,778,413	0.008	2,649,939	95.4	2,078
Quartz Hlth Ins Corp	WI	95341	4870	2,725,447	0.008	2,070,328	76.0	889
Bankers Conseco Life Ins Co	NY	68560	233	2,686,371	0.008	2,043,360	76.1	1,480
Federal Life Ins Co	IL	63223	4966	2,630,401	0.008	2,175,663	82.7	2,146

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Nationwide Life Ins Co	OH	66869	140	2,545,494	0.007	1,939,323	76.2	660
Educators Hlth Plans Life Accident &	UT	12515	126	2,530,927	0.007	2,367,254	93.5	1,719
BCBS of MA HMO Blue Inc	MA	12219	3637	2,345,424	0.007	2,379,070	101.4	1,132
Loyal Christian Benefit Assn	PA	56758		2,256,430	0.006	2,015,031	89.3	886
CDPHP Universal Benefits Inc	NY	47027	4708	2,251,452	0.006	1,972,642	87.6	420
American Benefit Life Ins Co	OK	66001	3436	2,248,968	0.006	1,726,975	76.8	3,476
Catholic United Financial	MN	57053		2,145,770	0.006	1,559,780	72.7	1,016
MassMutual Ascend Life Ins Co	OH	63312	435	2,110,060	0.006	1,582,676	75.0	427
Supreme Council The Royal Arcanum	MA	58181		2,102,087	0.006	2,085,402	99.2	1,709
Humana Ins Co Of PR Inc	PR	84603	119	1,791,795	0.005	1,174,073	65.5	1,028
Health Net Hlth Plan of OR Inc	OR	95800	1295	1,593,279	0.005	1,392,869	87.4	467
Educators Mut Ins Assoc	UT	81701	126	1,531,880	0.004	968,254	63.2	468
Medica Ins Co	MN	12459	1552	1,462,698	0.004	1,965,110	134.3	1,615
Western Catholic Union	IL	57711		1,341,215	0.004	988,199	73.7	371
UCare Hlth Inc	WI	12924	4380	1,322,739	0.004	1,282,463	97.0	727
Hartford Life & Accident Ins Co	CT	70815	91	1,270,285	0.004	1,094,554	86.2	438
Liberty Natl Life Ins Co	NE	65331	290	1,243,566	0.004	852,488	68.6	641
Lincoln Heritage Life Ins Co	IL	65927		1,164,051	0.003	851,172	73.1	229
Talcott Resolution Life Ins Co	CT	88072	4926	1,088,868	0.003	1,331,628	122.3	419
Missouri Valley Life & Hlth Ins Co	MO	76040	537	1,087,688	0.003	881,044	81.0	808
Columbian Mut Life Ins Co	NY	62103	535	1,041,381	0.003	802,408	77.1	246
Kaiser Found Hlth Plan of WA Options	WA	47055	601	883,862	0.003	981,727	111.1	367
Standard Life & Cas Ins Co	UT	71706	1117	863,933	0.002	839,686	97.2	346
Massachusetts Mut Life Ins Co	MA	65935	435	863,673	0.002	822,710	95.3	411
Communitycare Life & Hlth Ins Co	OK	89008	3487	807,903	0.002	579,803	71.8	177
Independence Amer Ins Co	DE	26581		797,247	0.002	941,849	118.1	524
Catholic Life Ins	TX	57347		616,014	0.002	566,816	92.0	324
Genworth Life Ins Co	DE	70025	4011	613,219	0.002	633,008	103.2	150
WMI Mut Ins Co	UT	68420		606,154	0.002	514,047	84.8	303
Avalon Ins Co	PA	12358	1230	595,577	0.002	590,570	99.2	126
New York Life Ins Co	NY	66915	826	592,818	0.002	450,745	76.0	150
McLaren Hlth Plan Comm	MI	14217	4700	586,912	0.002	517,023	88.1	324

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
MedMutual Life Ins Co	OH	62375	730	564,535	0.002	332,635	58.9	158
United Hlthcare of AL Inc	AL	95784	707	439,201	0.001	1,771,630	403.4	162
Bankers Reserve Life Ins Co Of WI	WI	71013	1295	429,944	0.001	256,674	59.7	505
BridgeSpan Hlth Co	UT	95303	1207	372,887	0.001	212,640	57.0	95
Connecticut Gen Life Ins Co	CT	62308	901	319,818	0.001	263,359	82.3	116
Polish Falcons Of Amer	PA	56820		313,836	0.001	294,980	94.0	105
UTMB Hlth Plans Inc	TX	95764		299,334	0.001	166,195	55.5	91
SPJST	TX	57436		286,310	0.001	203,877	71.2	55
Tier One Ins Co	NE	92908	370	280,214	0.001	164,874	58.8	1,347
Wilcac Life Ins Co	IL	62413	4213	266,977	0.001	282,732	105.9	76
Jefferson Natl Life Ins Co	TX	64017	140	246,495	0.001	162,361	65.9	56
Upmc Hlth Benefits Inc	PA	11018	1324	219,175	0.001	797,985	364.1	96
Sanford Hlth Plan of MN	MN	95725	1246	171,275	0.000	144,010	84.1	47
Compcare Hlth Serv Ins Corp	WI	95693	671	168,786	0.000	119,373	70.7	27
Idealife Ins Co	CT	97764	31	153,851	0.000	88,943	57.8	28
American Home Life Ins Co	KS	60542		152,320	0.000	115,785	76.0	466
John Alden Life Ins Co	AZ	65080	5026	143,289	0.000	164,354	114.7	42
Shelter Life Ins Co	MO	65757	123	141,038	0.000	179,237	127.1	59
Magna Ins Co	MS	61018		129,514	0.000	140,026	108.1	110
ManhattanLife of Amer Ins Co	TX	16755	1117	124,538	0.000	68,926	55.3	190
Union Labor Life Ins Co	MD	69744	781	124,163	0.000	255,512	205.8	68
Auto Owners Life Ins Co	MI	61190	280	121,122	0.000	71,046	58.7	27
Southwest Serv Life Ins Co	TX	82430	1339	115,693	0.000	105,844	91.5	24
American Family Ins Co	WI	10386	473	114,236	0.000	47,573	41.6	21
Jackson Natl Life Ins Co	MI	65056	918	106,726	0.000	153,417	143.7	65
American Gen Life Ins Co	TX	60488	12	96,755	0.000	102,431	105.9	54
Ability Ins Co	NE	71471		95,708	0.000	72,544	75.8	22
Allianz Life Ins Co Of N Amer	MN	90611	761	94,701	0.000	177,814	187.8	49
Fidelity Standard Life Ins Co	TX	94790	4784	92,084	0.000	88,937	96.6	40
American Family Life Assur Co of NY	NY	60526	370	90,238	0.000	58,121	64.4	31
Hawaii Medical Serv Assn	HI	49948		87,427	0.000	66,722	76.3	24
Summa Ins Co Inc	OH	10649	3259	86,141	0.000	51,552	59.8	22

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
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U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Takecare Ins Co Inc	GU	11093		70,131	0.000	422,707	602.7	63
Union Fidelity Life Ins Co	KS	62596	350	67,460	0.000	56,525	83.8	28
American Fidelity Assur Co	OK	60410	330	67,032	0.000	68,568	102.3	37
WPS Hlth Plan Inc	WI	10159	68	50,263	0.000	15,568	31.0	9
Allcare Hlth Plan Inc	OR	12253	4963	41,839	0.000	17,613	42.1	16
HMO dba Blue Plus	MN	95649	461	31,922	0.000	15,312	48.0	11
Health First Ins Inc	FL	14140	4740	30,082	0.000	13,632	45.3	0
UCare MN	MN	52629	4380	28,875	0.000	66,083	228.9	10
American Income Life Ins Co	IN	60577	290	28,056	0.000	35,067	125.0	10
United Farm Family Life Ins Co	IN	69892	542	28,028	0.000	40,307	143.8	13
21st Century Premier Ins Co	PA	20796	69	27,793	0.000	-10,925	-39.3	16
American Natl Ins Co	TX	60739	408	22,394	0.000	28,546	127.5	8
IA Amer Life Ins Co	TX	91693	315	21,421	0.000	8,791	41.0	20
Prudential Ins Co Of Amer	NJ	68241	304	17,669	0.000	33,721	190.8	7
Group Hlth Coop of Eau Claire	WI	95192		12,128	0.000	763	6.3	2
USAble Life	AR	94358	876	11,662	0.000	11,782	101.0	1
Cincinnati Equitable Life Ins Co	OH	88064	67	10,600	0.000	1,368	12.9	6
Sagicor Life Ins Co	TX	60445		9,851	0.000	3,602	36.6	3
United Security Assur Co Of PA	PA	42129		9,795	0.000	8,761	89.4	3
SilverScript Ins Co	TN	12575	1	9,624	0.000	7,020	72.9	5
Trustmark Ins Co	IL	61425	276	6,363	0.000	-32	-0.5	2
Central Security Life Ins Co	TX	61735	526	6,233	0.000	6,691	107.3	6
Pacificsource Hlth Plans	OR	54976	4704	5,528	0.000	2,226	40.3	3
Natl Foundation Life Ins Co	TX	98205	707	4,953	0.000	780	15.7	2
Ryder Hlth Plan Inc	PR	95743		4,700	0.000	4,233	90.1	6
Kansas City Life Ins Co	MO	65129	588	4,033	0.000	377	9.3	1
Reliastar Life Ins Co	MN	67105	4832	3,760	0.000	5,119	136.1	1
Mid West Natl Life Ins Co Of TN	TX	66087	707	3,528	0.000	514	14.6	6
Resource Life Ins Co	IL	61506	233	3,404	0.000	753	22.1	2
CMFG Life Ins Co	IA	62626	306	3,171	0.000	16,254	512.6	3
Medisun Inc	AZ	95982		3,096	0.000	649	21.0	1
National Cas Co	OH	11991	140	2,995	0.000	8,715	291.0	3

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
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U.S. and U.S. Territories

**In Order by Direct Premiums Earned**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Allianz Life Ins Co Of NY	NY	64190	761	2,910	0.000	13,047	448.4	7
Voya Retirement Ins & Ann Co	CT	86509	4832	2,131	0.000	44	2.1	1
Assurity Life Ins Co	NE	71439	4862	2,112	0.000	4,160	197.0	5
United Hlthcare of AZ Inc	AZ	96016	707	1,867	0.000	1,174	62.9	1
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	1,104	80.6	1
United Heritage Life Ins Co	ID	63983	2878	862	0.000	0	0.0	0
LifeSecure Ins Co	MI	77720	572	745	0.000	1,119	150.2	2
Old Amer Ins Co	MO	67199	588	700	0.000	2,293	327.6	2
US Hlth & Life Ins Co Inc	MI	97772	4859	0	0.000	1,450	N/A	1
<b>TOTAL</b>				<b>34,813,490,137</b>		<b>28,001,852,787</b>	<b>80.4</b>	<b>13,795,252</b>

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**TOTAL POLICIES (INDIVIDUAL AND GROUP)  
BY COMPANY NAME**

September 28, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
21st Century Premier Ins Co	PA	20796	69	27,793	0.000	-10,925	-39.3	16
Ability Ins Co	NE	71471		95,708	0.000	72,544	75.8	22
Accendo Ins Co	UT	63444	1	293,834,589	0.844	277,451,613	94.4	213,164
Aetna Hlth & Life Ins Co	CT	78700	1	463,807,786	1.332	389,903,966	84.1	199,706
Aetna Hlth Ins Co	PA	72052	1	605,308,277	1.739	552,268,885	91.2	383,435
Aetna Life Ins Co	CT	60054	1	71,363,579	0.205	49,513,410	69.4	19,120
Allcare Hlth Plan Inc	OR	12253	4963	41,839	0.000	17,613	42.1	16
Alliance Hlth & Life Ins Co	MI	60134	1311	9,493,328	0.027	7,443,189	78.4	4,276
Allianz Life Ins Co Of N Amer	MN	90611	761	94,701	0.000	177,814	187.8	49
Allianz Life Ins Co Of NY	NY	64190	761	2,910	0.000	13,047	448.4	7
American Benefit Life Ins Co	OK	66001	3436	2,248,968	0.006	1,726,975	76.8	3,476
American Continental Ins Co	TN	12321	1	355,465,407	1.021	268,953,004	75.7	110,597
American Family Ins Co	WI	10386	473	114,236	0.000	47,573	41.6	21
American Family Life Assur Co of Col	NE	60380	370	20,388,901	0.059	17,375,302	85.2	5,123
American Family Life Assur Co of NY	NY	60526	370	90,238	0.000	58,121	64.4	31
American Family Mut Ins Co SI	WI	19275	473	14,638,321	0.042	8,562,813	58.5	2,933
American Fidelity Assur Co	OK	60410	330	67,032	0.000	68,568	102.3	37
American Gen Life Ins Co	TX	60488	12	96,755	0.000	102,431	105.9	54
American Home Life Ins Co	KS	60542		152,320	0.000	115,785	76.0	466
American Income Life Ins Co	IN	60577	290	28,056	0.000	35,067	125.0	10
American Natl Ins Co	TX	60739	408	22,394	0.000	28,546	127.5	8
American Natl Life Ins Co Of TX	TX	71773	408	17,714,170	0.051	14,361,120	81.1	4,995
American Progressive L&H Ins Of NY	NY	80624	1295	4,311,242	0.012	3,226,010	74.8	1,038
American Republic Corp Ins Co	IA	67679	3527	34,149,906	0.098	22,838,833	66.9	8,098
American Republic Ins Co	IA	60836	3527	55,377,992	0.159	40,927,029	73.9	12,887
American Retirement Life Ins Co	OH	88366	901	365,042,232	1.049	278,348,075	76.3	142,803
Americo Fin Life & Ann Ins Co	TX	61999	449	25,548,818	0.073	22,615,358	88.5	10,497
Amerigroup Ins Co	TX	14078	671	15,044,221	0.043	14,891,365	99.0	9,090
AmeriHealth Ins Co Of NJ	NJ	60061	936	17,824,443	0.051	15,153,429	85.0	6,514
Anthem Hlth Plans Inc	CT	60217	671	117,625,588	0.338	100,643,221	85.6	52,911
Anthem Hlth Plans Of KY Inc	KY	95120	671	188,402,650	0.541	133,186,171	70.7	71,029
Anthem Hlth Plans of ME Inc	ME	52618	671	58,565,927	0.168	47,606,386	81.3	22,827

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Anthem Hlth Plans of NH	NH	53759	671	96,149,302	0.276	69,146,601	71.9	38,537
Anthem Hlth Plans of VA Inc	VA	71835	671	347,830,548	0.999	257,767,281	74.1	148,056
Anthem Ins Co Inc	IN	28207	671	199,662,711	0.574	152,496,377	76.4	86,369
Assured Life Assn	CO	56499		28,164,214	0.081	20,536,372	72.9	7,810
Assurity Life Ins Co	NE	71439	4862	2,112	0.000	4,160	197.0	5
Asuris NW Hlth	WA	47350	1207	34,522,710	0.099	31,644,040	91.7	14,685
Aultcare Ins Co	OH	77216	4805	2,900,802	0.008	2,483,105	85.6	1,445
Auto Owners Life Ins Co	MI	61190	280	121,122	0.000	71,046	58.7	27
Avalon Ins Co	PA	12358	1230	595,577	0.002	590,570	99.2	126
Avera Hlth Plans Inc	SD	95839		19,772,783	0.057	16,549,491	83.7	11,038
Bankers Conseco Life Ins Co	NY	68560	233	2,686,371	0.008	2,043,360	76.1	1,480
Bankers Fidelity Assur Co	GA	71919	587	45,791,790	0.132	34,526,577	75.4	17,200
Bankers Fidelity Life Ins Co	GA	61239	587	102,350,637	0.294	78,813,466	77.0	33,218
Bankers Life & Cas Co	IL	61263	233	156,814,815	0.450	112,445,737	71.7	36,948
Bankers Reserve Life Ins Co Of WI	WI	71013	1295	429,944	0.001	256,674	59.7	505
BCBS Hlthcare Plan of GA Inc	GA	96962	671	139,459,938	0.401	91,103,811	65.3	42,281
BCBS of AL	AL	55433	570	221,289,302	0.636	184,455,863	83.4	93,420
BCBS of AZ Inc	AZ	53589		140,566,157	0.404	105,915,651	75.3	58,141
BCBS Of FL	FL	98167	536	451,913,769	1.298	370,407,448	82.0	166,366
BCBS of KC	MO	47171	537	53,202,318	0.153	42,594,053	80.1	17,075
BCBS Of KS Inc	KS	70729	430	256,481,004	0.737	207,151,431	80.8	87,703
BCBS of MA	MA	53228	3637	607,959,595	1.746	545,424,880	89.7	237,742
BCBS of MA HMO Blue Inc	MA	12219	3637	2,345,424	0.007	2,379,070	101.4	1,132
BCBS of MI Mut Ins Co	MI	54291	572	345,350,882	0.992	277,634,060	80.4	105,213
BCBS Of MS Mut Ins Co	MS	60111	1126	30,502,456	0.088	22,987,277	75.4	8,322
BCBS of NC Inc	NC	54631	758	385,490,080	1.107	293,371,184	76.1	155,649
BCBS of ND	ND	55891		101,079,257	0.290	82,984,897	82.1	37,537
BCBS Of NE	NE	77780	4858	169,794,777	0.488	134,245,922	79.1	61,083
BCBS of RI	RI	53473		58,390,816	0.168	49,018,233	83.9	22,467
BCBS Of SC Inc	SC	38520	661	169,720,348	0.488	123,931,796	73.0	68,658
BCBS of TN Inc	TN	54518	3498	139,777,805	0.402	109,297,911	78.2	51,911
BCBS of VT	VT	53295	4745	7,671,318	0.022	6,707,926	87.4	2,556

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
BCBS of WI	WI	54003	671	47,879,347	0.138	31,533,773	65.9	11,341
BCBS of WY	WY	53767		23,470,218	0.067	19,455,279	82.9	9,236
BCBSM Inc	MN	55026	461	488,884,987	1.404	376,914,069	77.1	153,667
Blue Care Network Of MI	MI	95610	572	28,481,252	0.082	20,055,863	70.4	8,972
Blue Cross of ID Care Plus Inc	ID	15022	1290	11,814,454	0.034	9,143,370	77.4	4,790
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	11,920,374	0.034	8,834,688	74.1	3,203
BridgeSpan Hlth Co	UT	95303	1207	372,887	0.001	212,640	57.0	95
Capital Advantage Ins Co	PA	41203	1230	43,057,541	0.124	35,961,235	83.5	23,373
Capital Blue Cross	PA	54720	1230	12,368,636	0.036	13,215,728	106.8	8,015
Capitol Life Ins Co	TX	61581	3436	36,742,016	0.106	34,066,399	92.7	27,195
Carefirst of MD Inc	MD	47058	380	114,330,916	0.328	80,026,037	70.0	29,901
Catholic Life Ins	TX	57347		616,014	0.002	566,816	92.0	324
Catholic United Financial	MN	57053		2,145,770	0.006	1,559,780	72.7	1,016
CDPHP Universal Benefits Inc	NY	47027	4708	2,251,452	0.006	1,972,642	87.6	420
Celtic Ins Co	IL	80799	1295	3,832,601	0.011	2,977,045	77.7	851
Central Security Life Ins Co	TX	61735	526	6,233	0.000	6,691	107.3	6
Central States H & L Co Of Omaha	NE	61751	690	22,935,459	0.066	18,943,843	82.6	12,050
Central States Ind Co Of Omaha	NE	34274	31	53,493,180	0.154	38,665,472	72.3	13,798
Christian Fidelity Life Ins Co	TX	61859	574	13,035,001	0.037	8,325,527	63.9	2,571
Cigna Hlth & Life Ins Co	CT	67369	901	532,992,759	1.531	460,535,323	86.4	239,220
Cigna Natl Hlth Ins Co	OH	61727	901	38,634,002	0.111	30,552,062	79.1	33,752
Cincinnati Equitable Life Ins Co	OH	88064	67	10,600	0.000	1,368	12.9	6
CMFG Life Ins Co	IA	62626	306	3,171	0.000	16,254	512.6	3
Colonial Penn Life Ins Co	PA	62065	233	466,930,069	1.341	330,194,061	70.7	165,923
Columbian Mut Life Ins Co	NY	62103	535	1,041,381	0.003	802,408	77.1	246
Combined Ins Co Of Amer	IL	62146	626	45,321,848	0.130	34,625,451	76.4	16,985
Community Ins Co	OH	10345	671	165,695,146	0.476	126,367,280	76.3	70,710
Communitycare Life & Hlth Ins Co	OK	89008	3487	807,903	0.002	579,803	71.8	177
Companion Life Ins Co	SC	77828	661	8,886,451	0.026	7,222,858	81.3	2,613
Compbenefits Ins Co	TX	60984	119	44,610,099	0.128	41,435,876	92.9	30,170
Compcare Hlth Serv Ins Corp	WI	95693	671	168,786	0.000	119,373	70.7	27
Connecticut Gen Life Ins Co	CT	62308	901	319,818	0.001	263,359	82.3	116

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September 28, 2023

U.S. and U.S. Territories

**In Order by Company Name**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Continental Gen Ins Co	TX	71404		36,020,299	0.103	26,752,213	74.3	8,451
Continental Life Ins Co Brentwood	TN	68500	1	613,585,910	1.762	494,557,054	80.6	267,884
Country Life Ins Co	IL	62553	50	53,286,830	0.153	41,006,109	77.0	17,495
Coventry Hlth & Life Ins Co	MO	81973	1	2,801,420	0.008	1,811,515	64.7	555
CSI Life Ins Co	NE	82880	31	34,119,009	0.098	26,946,469	79.0	13,191
Dean Hlth Plan Inc	WI	96156	1552	28,887,479	0.083	30,275,790	104.8	15,283
Educators Hlth Plans Life Accident &	UT	12515	126	2,530,927	0.007	2,367,254	93.5	1,719
Educators Mut Ins Assoc	UT	81701	126	1,531,880	0.004	968,254	63.2	468
Elips Life Ins Co	MO	85561	181	16,685,245	0.048	13,141,040	78.8	16,436
EmblemHealth Plan Inc	NY	55239	1127	3,703,181	0.011	2,981,072	80.5	1,329
Empheysis Ins Co	TX	88595	119	3,919,113	0.011	4,109,379	104.9	2,822
Empire Healthchoice Assur Inc	NY	55093	671	140,652,505	0.404	125,359,147	89.1	51,721
EPIC Life Ins Co	WI	64149	68	7,741,120	0.022	6,189,012	79.9	3,666
Erie Family Life Ins Co	PA	70769	213	12,741,954	0.037	10,091,872	79.2	9,081
Everence Assn Inc	IN	57991	4616	42,234,148	0.121	32,233,812	76.3	18,901
Everest Reins Co	DE	26921	1120	17,866,780	0.051	16,538,216	92.6	7,599
Excellus Hlth Plan Inc	NY	55107	1186	32,158,215	0.092	34,270,164	106.6	12,463
Fallon Hlth & Life Assur Co	MA	66828	4741	3,824,901	0.011	3,555,796	93.0	1,780
Family Life Ins Co	TX	63053	1117	21,041,656	0.060	13,053,424	62.0	4,325
Federal Life Ins Co	IL	63223	4966	2,630,401	0.008	2,175,663	82.7	2,146
Fidelity Standard Life Ins Co	TX	94790	4784	92,084	0.000	88,937	96.6	40
First Care Inc	MD	60113	380	44,823,006	0.129	33,710,230	75.2	22,989
First Comm Hlth Plan Inc	AL	47051		6,265,187	0.018	4,716,723	75.3	2,411
First Hlth Life & Hlth Ins Co	TX	90328	1	23,160,723	0.067	19,458,288	84.0	9,250
Forethought Life Ins Co	IN	91642	3891	27,271,894	0.078	19,281,074	70.7	6,383
Garden State Life Ins Co	TX	63657	408	7,758,085	0.022	7,590,598	97.8	3,340
GCU	PA	56693		9,261,256	0.027	7,682,923	83.0	3,099
Genworth Life & Ann Ins Co	VA	65536	4011	31,415,740	0.090	25,576,231	81.4	8,706
Genworth Life Ins Co	DE	70025	4011	613,219	0.002	633,008	103.2	150
Gerber Life Ins Co	NY	70939	836	57,089,538	0.164	41,125,144	72.0	12,745
Globe Life & Accident Ins Co	NE	91472	290	14,559,854	0.042	12,133,760	83.3	6,599
Globe Life Ins Co of NY	NY	74101	290	42,923,364	0.123	32,109,434	74.8	34,548

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U.S. and U.S. Territories

**In Order by Company Name**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Golden Rule Ins Co	IN	62286	707	10,782,947	0.031	7,720,664	71.6	3,278
Government Personnel Mut Life Ins Co	TX	63967	4712	16,529,030	0.047	12,585,703	76.1	4,247
GPM Hlth & Life Ins Co	TX	67059	4712	53,879,635	0.155	50,390,614	93.5	25,012
Great Southern Life Ins Co	TX	90212	449	37,987,245	0.109	36,792,119	96.9	20,968
Group Hlth Coop of Eau Claire	WI	95192		12,128	0.000	763	6.3	2
Group Hlth Coop of S Central WI	WI	95311		3,562,606	0.010	3,388,925	95.1	1,204
Group Hospitalization & Med Srvc	DC	53007	380	22,439,211	0.064	15,547,372	69.3	6,680
Guarantee Trust Life Ins Co	IL	64211	687	25,934,260	0.074	22,311,021	86.0	8,905
Hartford Life & Accident Ins Co	CT	70815	91	1,270,285	0.004	1,094,554	86.2	438
Hawaii Medical Serv Assn	HI	49948		87,427	0.000	66,722	76.3	24
HCSC Ins Serv Co	IL	78611	917	13,151,499	0.038	8,300,007	63.1	14,752
Health Alliance Medical Plans	IL	77950	1192	5,130,787	0.015	3,937,584	76.7	1,570
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,634,834,964	4.696	1,297,646,834	79.4	565,706
Health First Ins Inc	FL	14140	4740	30,082	0.000	13,632	45.3	0
Health Net Hlth Plan of OR Inc	OR	95800	1295	1,593,279	0.005	1,392,869	87.4	467
Health Net Life Ins Co	CA	66141	1295	121,621,675	0.349	103,126,248	84.8	41,613
Health Tradition Hlth Plan Inc	WI	96628	4939	3,369,527	0.010	2,400,041	71.2	1,285
Healthy Alliance Life Ins Co	MO	78972	671	103,269,460	0.297	77,885,950	75.4	40,941
Heartland Natl Life Ins Co	IN	66214		31,134,610	0.089	24,489,985	78.7	14,182
Highmark BCBSD Inc	DE	53287	812	23,648,466	0.068	17,066,245	72.2	10,623
Highmark Inc	PA	54771	812	203,782,092	0.585	160,537,301	78.8	75,747
Highmark West Virginia Inc.	WV	54828	812	19,916,818	0.057	16,237,017	81.5	6,555
Highmark Western & Northeastern NY	NY	55204	812	9,368,934	0.027	14,374,922	153.4	3,559
HMO dba Blue Plus	MN	95649	461	31,922	0.000	15,312	48.0	11
HNE Ins Co	MA	14198	4756	10,016,724	0.029	10,526,026	105.1	4,578
Horizon Ins Co	NJ	14690	1202	225,761,333	0.648	188,591,056	83.5	69,819
HPHC Ins Co Inc	MA	18975	4742	128,584,259	0.369	105,192,267	81.8	47,652
Humana Benefit Plan of IL Inc	IL	60052	119	74,373,460	0.214	66,998,625	90.1	37,463
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	3,426,089	0.010	2,375,957	69.3	1,169
Humana Hlth Ins Co Of FL Inc	FL	69671	119	9,212,555	0.026	7,069,866	76.7	3,948
Humana Hlth Plan Inc	KY	95885	119	3,394,955	0.010	2,798,537	82.4	1,495
Humana Ins Co	WI	73288	119	435,970,486	1.252	328,129,346	75.3	155,387

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U.S. and U.S. Territories

**In Order by Company Name**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Humana Ins Co Of KY	KY	60219	119	9,543,049	0.027	7,330,999	76.8	3,190
Humana Ins Co of NY	NY	12634	119	16,531,521	0.047	14,609,414	88.4	8,293
Humana Ins Co Of PR Inc	PR	84603	119	1,791,795	0.005	1,174,073	65.5	1,028
Humanadental Ins Co	WI	70580	119	139,668,081	0.401	125,082,493	89.6	68,562
IA Amer Life Ins Co	TX	91693	315	21,421	0.000	8,791	41.0	20
Idealife Ins Co	CT	97764	31	153,851	0.000	88,943	57.8	28
Independence Amer Ins Co	DE	26581		797,247	0.002	941,849	118.1	524
Independence Hospital Ind Plan Inc	PA	54704	936	34,656,429	0.100	27,737,536	80.0	25,784
Individual Assur Co Life Hlth & Acc	OK	81779	2858	28,219,508	0.081	22,772,090	80.7	8,557
Jackson Natl Life Ins Co	MI	65056	918	106,726	0.000	153,417	143.7	65
Jefferson Natl Life Ins Co	TX	64017	140	246,495	0.001	162,361	65.9	56
John Alden Life Ins Co	AZ	65080	5026	143,289	0.000	164,354	114.7	42
Kaiser Found Hlth Plan of WA Options	WA	47055	601	883,862	0.003	981,727	111.1	367
Kansas City Life Ins Co	MO	65129	588	4,033	0.000	377	9.3	1
KSKJ Life	IL	56227		3,131,418	0.009	1,973,390	63.0	617
Liberty Bankers Life Ins Co	OK	68543	3436	10,368,487	0.030	9,194,988	88.7	3,839
Liberty Natl Life Ins Co	NE	65331	290	1,243,566	0.004	852,488	68.6	641
LifeSecure Ins Co	MI	77720	572	745	0.000	1,119	150.2	2
Lincoln Heritage Life Ins Co	IL	65927		1,164,051	0.003	851,172	73.1	229
Louisiana Hlth Serv & Ind Co	LA	81200	438	111,898,957	0.321	93,441,015	83.5	45,315
Loyal Amer Life Ins Co	OH	65722	901	197,336,854	0.567	154,129,621	78.1	62,521
Loyal Christian Benefit Assn	PA	56758		2,256,430	0.006	2,015,031	89.3	886
Lumico Life Ins Co	MO	73504	181	76,549,301	0.220	66,324,552	86.6	42,994
Magna Ins Co	MS	61018		129,514	0.000	140,026	108.1	110
Manhattan Life Ins Co	NY	65870	1117	108,298,161	0.311	85,888,388	79.3	33,840
ManhattanLife Ins & Ann Co	TX	61883	1117	55,615,771	0.160	46,440,892	83.5	51,445
ManhattanLife of Amer Ins Co	TX	16755	1117	124,538	0.000	68,926	55.3	190
Massachusetts Mut Life Ins Co	MA	65935	435	863,673	0.002	822,710	95.3	411
MassMutual Ascend Life Ins Co	OH	63312	435	2,110,060	0.006	1,582,676	75.0	427
McLaren Hlth Plan Comm	MI	14217	4700	586,912	0.002	517,023	88.1	324
Medica Hlth Plans	MN	52626	1552	40,296,250	0.116	31,340,257	77.8	12,706
Medica Ins Co	MN	12459	1552	1,462,698	0.004	1,965,110	134.3	1,615

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**In Order by Company Name**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Medical Hlth Insuring Corp of OH	OH	95828	730	259,036,151	0.744	215,265,262	83.1	124,447
Medical Mut Of OH	OH	29076	730	20,430,663	0.059	14,470,761	70.8	7,211
Medico Corp Life Ins Co	IA	79987	3527	151,157,991	0.434	121,491,827	80.4	65,568
Medico Ins Co	IA	31119	3527	94,395,142	0.271	74,608,784	79.0	54,364
Medico Life & Hlth Ins Co	IA	65641	3527	7,670,240	0.022	6,259,382	81.6	3,712
Medisun Inc	AZ	95982		3,096	0.000	649	21.0	1
MedMutual Life Ins Co	OH	62375	730	564,535	0.002	332,635	58.9	158
Members Hlth Ins Co	AZ	94587	4677	3,726,777	0.011	3,046,764	81.8	1,957
MercyCare HMO Inc	WI	12195	3595	3,027,745	0.009	2,845,183	94.0	1,144
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	1,104	80.6	1
Mid West Natl Life Ins Co Of TN	TX	66087	707	3,528	0.000	514	14.6	6
Missouri Valley Life & Hlth Ins Co	MO	76040	537	1,087,688	0.003	881,044	81.0	808
Moda Hlth Plan Inc	OR	47098	1313	58,698,800	0.169	48,093,931	81.9	25,788
Montana Hlth Cooperative	MT	14933		2,778,413	0.008	2,649,939	95.4	2,078
Mutual Of Omaha Ins Co	NE	71412	261	749,026,322	2.152	590,518,172	78.8	340,364
Nassau Life & Ann Co	CT	93734	4736	35,051,818	0.101	25,439,266	72.6	7,799
Nassau Life Ins Co of KS	KS	68284	4736	5,823,294	0.017	3,757,440	64.5	2,758
National Cas Co	OH	11991	140	2,995	0.000	8,715	291.0	3
National Guardian Life Ins Co	WI	66583	1211	18,504,703	0.053	16,419,711	88.7	5,909
National Hlth Ins Co	TX	82538	8	41,545,549	0.119	34,565,637	83.2	19,957
Nationwide Life Ins Co	OH	66869	140	2,545,494	0.007	1,939,323	76.2	660
Natl Foundation Life Ins Co	TX	98205	707	4,953	0.000	780	15.7	2
New Era Life Ins Co	TX	78743	520	84,104,969	0.242	70,313,138	83.6	32,664
New Era Life Ins Co Of Midwest	TX	69698	520	46,274,864	0.133	39,746,887	85.9	19,384
New York Life Ins Co	NY	66915	826	592,818	0.002	450,745	76.0	150
North Amer Ins Co	WI	68349	574	5,610,715	0.016	4,153,674	74.0	1,062
Old Amer Ins Co	MO	67199	588	700	0.000	2,293	327.6	2
Old Surety Life Ins Co	OK	67326	4922	68,055,108	0.195	48,736,988	71.6	30,641
Omaha Ins Co	NE	13100	261	820,552,015	2.357	661,103,756	80.6	362,015
Omaha Supplemental Ins Co	NE	16537	261	119,757,362	0.344	111,789,765	93.3	82,033
Order of United Commercial Travelers	OH	56383		21,910,932	0.063	14,829,222	67.7	4,658
Oxford Life Ins Co	AZ	76112	574	22,421,183	0.064	19,415,232	86.6	5,669

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U.S. and U.S. Territories

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Pacificare Life & Hlth Ins Co	IN	70785	707	6,387,572	0.018	5,991,389	93.8	1,916
Pacificsource Hlth Plans	OR	54976	4704	5,528	0.000	2,226	40.3	3
Pan Amer Life Ins Co	LA	67539	525	8,044,172	0.023	7,000,958	87.0	4,147
Paramount Ins Co	OH	11518	1212	3,099,238	0.009	2,449,142	79.0	1,183
Pekin Life Ins Co	IL	67628	153	38,731,112	0.111	32,347,777	83.5	16,437
Philadelphia Amer Life Ins Co	TX	67784	520	133,838,172	0.384	117,101,604	87.5	60,129
Physicians Life Ins Co	NE	72125	367	138,547,665	0.398	101,359,261	73.2	74,590
Physicians Mut Ins Co	NE	80578	367	193,183,352	0.555	146,384,794	75.8	74,300
Polish Falcons Of Amer	PA	56820		313,836	0.001	294,980	94.0	105
Premera Blue Cross	WA	47570	962	132,524,303	0.381	95,545,861	72.1	51,410
Principal Life Ins Co	IA	61271	332	24,973,527	0.072	19,094,154	76.5	6,116
Priority Hlth	MI	95561	3383	38,560,419	0.111	32,020,975	83.0	17,698
Providence Hlth Assur	OR	15203	4788	4,854,325	0.014	4,807,013	99.0	2,941
Provident Amer Life & Hlth Ins Co	OH	67903	901	3,706,275	0.011	2,541,740	68.6	642
Prudential Ins Co Of Amer	NJ	68241	304	17,669	0.000	33,721	190.8	7
Puritan Life Ins Co of Amer	AZ	71390	4903	30,150,647	0.087	26,651,680	88.4	12,013
QCC Ins Co	PA	93688	936	19,541,080	0.056	17,389,532	89.0	9,103
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	4,877,342	0.014	4,083,160	83.7	24,694
Quartz Hlth Benefit Plans Corp	WI	95796	4870	5,535,124	0.016	3,789,145	68.5	1,899
Quartz Hlth Ins Corp	WI	95341	4870	2,725,447	0.008	2,070,328	76.0	889
Quartz Hlth Plan Corp	WI	95101	4870	4,072,597	0.012	3,737,549	91.8	1,678
Regence BCBS of OR	OR	54933	1207	46,906,166	0.135	34,947,956	74.5	17,187
Regence BCBS of UT	UT	54550	1207	56,465,230	0.162	44,942,896	79.6	22,087
Regence BlueShield	WA	53902	1207	143,162,767	0.411	106,560,825	74.4	60,342
Regence Blueshield Of ID Inc	ID	60131	1207	11,016,269	0.032	9,124,746	82.8	3,889
Reliastar Life Ins Co	MN	67105	4832	3,760	0.000	5,119	136.1	1
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	3,825,049	0.011	3,367,832	88.0	1,348
Reserve Natl Ins Co	IL	68462	730	32,276,557	0.093	23,636,654	73.2	9,414
Resource Life Ins Co	IL	61506	233	3,404	0.000	753	22.1	2
Rocky Mountain Hospital & Medical	CO	11011	671	107,694,192	0.309	85,212,062	79.1	42,740
Royal Neighbors Of Amer	IL	57657		11,060,731	0.032	7,657,309	69.2	2,181
Ryder Hlth Plan Inc	PR	95743		4,700	0.000	4,233	90.1	6

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TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
S USA Life Ins Co Inc	AZ	60183	4947	17,022,324	0.049	14,696,121	86.3	8,657
Sagicor Life Ins Co	TX	60445		9,851	0.000	3,602	36.6	3
Sanford Hlth Plan	SD	95683	1246	4,667,041	0.013	5,314,408	113.9	1,984
Sanford Hlth Plan of MN	MN	95725	1246	171,275	0.000	144,010	84.1	47
SBLI USA Life Ins Co Inc	NY	60176	4947	10,861,835	0.031	8,804,677	81.1	8,690
Security Hlth Plan of WI Inc	WI	96881		10,151,447	0.029	8,339,654	82.2	3,631
Sentinel Security Life Ins Co	UT	68802	4824	26,899,629	0.077	21,805,506	81.1	7,413
Shelter Life Ins Co	MO	65757	123	141,038	0.000	179,237	127.1	59
Shenandoah Life Ins Co	VA	68845	4947	16,537,275	0.048	14,649,358	88.6	7,028
Sierra Hlth & Life Ins Co Inc	NV	71420	707	4,764,392	0.014	3,681,775	77.3	1,110
SILAC Ins Co	UT	62952	4888	62,565,309	0.180	45,485,849	72.7	14,777
SilverScript Ins Co	TN	12575	1	9,624	0.000	7,020	72.9	5
Southern Guar Ins Co	WI	19178		31,294,875	0.090	32,990,114	105.4	17,404
Southwest Serv Life Ins Co	TX	82430	1339	115,693	0.000	105,844	91.5	24
SPJST	TX	57436		286,310	0.001	203,877	71.2	55
Standard Life & Accident Ins Co	TX	86355	408	27,972,139	0.080	20,212,182	72.3	12,257
Standard Life & Cas Ins Co	UT	71706	1117	863,933	0.002	839,686	97.2	346
State Farm Mut Auto Ins Co	IL	25178	176	300,183,365	0.862	225,187,703	75.0	103,219
State Mut Ins Co	GA	69132		10,562,907	0.030	8,196,127	77.6	3,839
Sterling Investors Life Ins Co	IN	89184	4888	18,921,459	0.054	17,302,779	91.4	7,822
Sterling Life Ins Co	IL	77399	901	39,002,376	0.112	25,414,096	65.2	9,845
Summa Ins Co Inc	OH	10649	3259	86,141	0.000	51,552	59.8	22
Supreme Council The Royal Arcanum	MA	58181		2,102,087	0.006	2,085,402	99.2	1,709
Takecare Ins Co Inc	GU	11093		70,131	0.000	422,707	602.7	63
Talcott Resolution Life Ins Co	CT	88072	4926	1,088,868	0.003	1,331,628	122.3	419
The Vt Hlth Plan LLC	VT	95696	4745	22,085,171	0.063	19,697,836	89.2	10,592
THP Ins Co	WV	60016	1297	17,831,011	0.051	13,507,270	75.8	5,856
Thrivent Financial For Lutherans	WI	56014		130,504,963	0.375	110,530,483	84.7	54,365
Tier One Ins Co	NE	92908	370	280,214	0.001	164,874	58.8	1,347
Transamerica Financial Life Ins Co	NY	70688	468	17,302,005	0.050	13,914,670	80.4	5,897
Transamerica Life Ins Co	IA	86231	468	321,721,063	0.924	269,435,099	83.7	128,725
TRH Hlth Ins Co	TN	89005	4677	143,890,627	0.413	114,384,915	79.5	62,345

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U.S. and U.S. Territories

**In Order by Company Name**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Triple S Salud Inc	PR	55816	536	11,782,000	0.034	9,139,843	77.6	7,128
Trustmark Ins Co	IL	61425	276	6,363	0.000	-32	-0.5	2
Tufts Ins Co Inc	MA	60117	4742	31,694,634	0.091	27,409,292	86.5	13,737
UCare Hlth Inc	WI	12924	4380	1,322,739	0.004	1,282,463	97.0	727
UCare MN	MN	52629	4380	28,875	0.000	66,083	228.9	10
Unicare Life & Hlth Ins Co	IN	80314	671	8,970,935	0.026	5,680,663	63.3	2,255
Unified Life Ins Co	TX	11121		3,530,504	0.010	3,136,395	88.8	1,147
Union Fidelity Life Ins Co	KS	62596	350	67,460	0.000	56,525	83.8	28
Union Labor Life Ins Co	MD	69744	781	124,163	0.000	255,512	205.8	68
Union Security Ins Co	KS	70408	306	16,897,286	0.049	16,313,706	96.5	10,000
United Amer Ins Co	NE	92916	290	367,252,995	1.055	254,122,571	69.2	167,553
United Farm Family Life Ins Co	IN	69892	542	28,028	0.000	40,307	143.8	13
United Heritage Life Ins Co	ID	63983	2878	862	0.000	0	0.0	0
United Hlthcare Ins Co Of NY	NY	60093	707	1,176,960,492	3.381	947,226,974	80.5	355,135
United Hlthcare of AL Inc	AL	95784	707	439,201	0.001	1,771,630	403.4	162
United Hlthcare of AZ Inc	AZ	96016	707	1,867	0.000	1,174	62.9	1
United Ins Co Of Amer	IL	69930	215	8,478,421	0.024	6,337,905	74.8	5,938
United Natl Life Ins Co Of Amer	IL	92703	687	2,932,176	0.008	1,975,967	67.4	679
United Of Omaha Life Ins Co	NE	69868	261	770,422,161	2.213	549,184,036	71.3	220,037
United Security Assur Co Of PA	PA	42129		9,795	0.000	8,761	89.4	3
United States Fire Ins Co	DE	21113	158	7,629,624	0.022	4,483,679	58.8	3,441
United World Life Ins Co	NE	72850	261	729,187,801	2.095	618,730,670	84.9	354,769
UnitedHealthcare Ins Co	CT	79413	707	10,375,380,148	29.803	8,472,142,036	81.7	3,971,051
UnitedHealthcare Ins Co of Amer	IL	84549	707	36,990,953	0.106	28,660,842	77.5	39,450
Universal Fidelity Life Ins Co	OK	70122	4989	4,423,728	0.013	3,301,359	74.6	1,477
Upmc Hlth Benefits Inc	PA	11018	1324	219,175	0.001	797,985	364.1	96
US Hlth & Life Ins Co Inc	MI	97772	4859	0	0.000	1,450	N/A	1
USAA Life Ins Co	TX	69663	200	416,807,180	1.197	325,437,885	78.1	155,878
USAbLe Life	AR	94358	876	11,662	0.000	11,782	101.0	1
USAbLe Mut Ins Co	AR	83470	876	281,596,562	0.809	223,549,178	79.4	116,390
UTMB Hlth Plans Inc	TX	95764		299,334	0.001	166,195	55.5	91
Voya Retirement Ins & Ann Co	CT	86509	4832	2,131	0.000	44	2.1	1

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September 28, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

**In Order by Company Name**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

Company Name	State of Dom	Cocode	Group Code	Direct Premiums Earned	Market Share %	Direct Claims Incurred	Loss Incurred to Premiums Earned %	Number of Lives Covered
Washington Natl Ins Co	IN	70319	233	27,266,415	0.078	20,595,300	75.5	14,545
Wellmark Inc	IA	88848	770	458,151,495	1.316	382,182,271	83.4	161,961
Wellmark Of SD Inc	SD	60128	770	64,687,829	0.186	55,367,110	85.6	24,055
Western Catholic Union	IL	57711		1,341,215	0.004	988,199	73.7	371
Western United Life Assur Co	WA	85189	1117	38,976,139	0.112	33,973,009	87.2	17,439
Wilcac Life Ins Co	IL	62413	4213	266,977	0.001	282,732	105.9	76
Wisconsin Physicians Serv Ins Corp	WI	53139	68	175,850,110	0.505	122,143,235	69.5	63,382
WMI Mut Ins Co	UT	68420		606,154	0.002	514,047	84.8	303
WPS Hlth Plan Inc	WI	10159	68	50,263	0.000	15,568	31.0	9
<b>TOTAL</b>				<b>34,813,490,137</b>		<b>28,001,852,787</b>	<b>80.4</b>	<b>13,795,252</b>

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**MARKET SHARE BY  
DIRECT PREMIUMS EARNED**

October 25, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**  
 TOTAL POLICIES (INDIVIDUAL AND GROUP)  
 MARKET SHARE  
 FOR THE STATE OF: **ALABAMA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
BCBS of AL	AL	55433	570	93,420	221,289,302	53.577	53.6
UnitedHealthcare Ins Co	CT	79413	707	29,474	73,244,705	17.734	71.3
Omaha Ins Co	NE	13100	261	12,070	15,866,934	3.842	75.2
Mutual Of Omaha Ins Co	NE	71412	261	6,147	14,659,197	3.549	78.7
Continental Life Ins Co Brentwood	TN	68500	1	4,227	6,964,180	1.686	80.4
American Retirement Life Ins Co	OH	88366	901	2,450	6,448,167	1.561	81.9
United Of Omaha Life Ins Co	NE	69868	261	1,854	6,347,203	1.537	83.5
First Comm Hlth Plan Inc	AL	47051		2,411	6,265,187	1.517	85.0
Cigna Hlth & Life Ins Co	CT	67369	901	2,636	5,824,538	1.410	86.4
Physicians Life Ins Co	NE	72125	367	2,965	5,085,692	1.231	87.6
<b>**TOTAL**</b>				178,885	413,027,609	100.000	100.0

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October 25, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **ALASKA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	10,028	24,199,270	53.939	53.9
Mutual Of Omaha Ins Co	NE	71412	261	2,988	6,147,615	13.703	67.6
Premera Blue Cross	WA	47570	962	1,934	4,536,625	10.112	77.8
State Farm Mut Auto Ins Co	IL	25178	176	1,404	2,773,558	6.182	83.9
Humana Ins Co	WI	73288	119	1,274	2,517,677	5.612	89.5
Loyal Amer Life Ins Co	OH	65722	901	1,007	1,782,761	3.974	93.5
USAA Life Ins Co	TX	69663	200	791	1,617,398	3.605	97.1
Transamerica Life Ins Co	IA	86231	468	360	665,392	1.483	98.6
National Hlth Ins Co	TX	82538	8	83	175,954	0.392	99.0
Globe Life & Accident Ins Co	NE	91472	290	59	109,455	0.244	99.2
<b>**TOTAL**</b>				20,208	44,863,953	100.000	100.0

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October 25, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: **ARIZONA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	148,973	381,003,252	44.366	44.4
BCBS of AZ Inc	AZ	53589		58,141	140,566,157	16.368	60.7
Omaha Ins Co	NE	13100	261	17,104	39,816,384	4.636	65.4
United Of Omaha Life Ins Co	NE	69868	261	8,194	34,170,245	3.979	69.4
Aetna Hlth & Life Ins Co	CT	78700	1	21,250	33,929,549	3.951	73.3
American Continental Ins Co	TN	12321	1	8,677	28,469,843	3.315	76.6
Physicians Mut Ins Co	NE	80578	367	8,047	21,561,089	2.511	79.1
USAA Life Ins Co	TX	69663	200	7,095	20,851,357	2.428	81.6
Physicians Life Ins Co	NE	72125	367	9,405	14,597,095	1.700	83.3
Mutual Of Omaha Ins Co	NE	71412	261	8,766	12,563,360	1.463	84.7
<b>**TOTAL**</b>				<b>352,357</b>	<b>858,767,774</b>	<b>100.000</b>	<b>100.0</b>

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October 25, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**  
 TOTAL POLICIES (INDIVIDUAL AND GROUP)  
 MARKET SHARE  
 FOR THE STATE OF: **ARKANSAS**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
USable Mut Ins Co	AR	83470	876	116,390	281,596,562	64.195	64.2
UnitedHealthcare Ins Co	CT	79413	707	16,822	42,745,965	9.745	73.9
Accendo Ins Co	UT	63444	1	8,296	11,920,529	2.717	76.7
American Retirement Life Ins Co	OH	88366	901	6,164	11,632,655	2.652	79.3
United Of Omaha Life Ins Co	NE	69868	261	2,341	9,285,799	2.117	81.4
Humana Ins Co	WI	73288	119	3,417	8,790,857	2.004	83.4
Omaha Ins Co	NE	13100	261	3,168	7,565,221	1.725	85.2
Aetna Hlth & Life Ins Co	CT	78700	1	2,726	5,143,695	1.173	86.3
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	24,694	4,877,342	1.112	87.4
Old Surety Life Ins Co	OK	67326	4922	1,175	4,255,667	0.970	88.4
<b>**TOTAL**</b>				205,964	438,660,322	100.000	100.0

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October 25, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **CALIFORNIA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	396,149	1,035,737,398	66.366	66.4
Health Net Life Ins Co	CA	66141	1295	41,613	121,621,675	7.793	74.2
USAA Life Ins Co	TX	69663	200	18,946	49,841,869	3.194	77.4
Humana Ins Co	WI	73288	119	17,449	44,979,571	2.882	80.2
United Amer Ins Co	NE	92916	290	18,058	39,968,682	2.561	82.8
Loyal Amer Life Ins Co	OH	65722	901	11,500	35,689,921	2.287	85.1
Mutual Of Omaha Ins Co	NE	71412	261	11,151	34,328,819	2.200	87.3
Transamerica Life Ins Co	IA	86231	468	9,472	25,050,655	1.605	88.9
United World Life Ins Co	NE	72850	261	12,886	20,550,114	1.317	90.2
Colonial Penn Life Ins Co	PA	62065	233	6,640	20,353,980	1.304	91.5
<b>**TOTAL**</b>				595,092	1,560,635,216	100.000	100.0

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October 25, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**  
 TOTAL POLICIES (INDIVIDUAL AND GROUP)  
 MARKET SHARE  
 FOR THE STATE OF: **COLORADO**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	109,460	247,990,726	46.588	46.6
Rocky Mountain Hospital & Medical	CO	11011	671	32,036	78,738,238	14.792	61.4
Mutual Of Omaha Ins Co	NE	71412	261	7,663	21,317,758	4.005	65.4
United Of Omaha Life Ins Co	NE	69868	261	9,738	18,446,449	3.465	68.8
Accendo Ins Co	UT	63444	1	11,263	16,220,257	3.047	71.9
USAA Life Ins Co	TX	69663	200	5,395	15,511,540	2.914	74.8
Cigna Hlth & Life Ins Co	CT	67369	901	6,748	15,222,668	2.860	77.7
Medico Corp Life Ins Co	IA	79987	3527	6,185	12,242,072	2.300	80.0
American Retirement Life Ins Co	OH	88366	901	4,246	11,947,417	2.244	82.2
Colonial Penn Life Ins Co	PA	62065	233	3,423	9,381,451	1.762	84.0
<b>**TOTAL**</b>				230,370	532,311,245	100.000	100.0

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October 25, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **CONNECTICUT**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	86,338	237,972,743	62.948	62.9
Anthem Hlth Plans Inc	CT	60217	671	52,911	117,625,588	31.114	94.1
USAA Life Ins Co	TX	69663	200	1,350	4,365,406	1.155	95.2
Transamerica Life Ins Co	IA	86231	468	1,009	2,484,358	0.657	95.9
United Amer Ins Co	NE	92916	290	2,522	2,369,915	0.627	96.5
Humana Ins Co	WI	73288	119	1,278	2,300,573	0.609	97.1
Cigna Hlth & Life Ins Co	CT	67369	901	796	2,179,472	0.577	97.7
Loyal Amer Life Ins Co	OH	65722	901	520	1,980,807	0.524	98.2
Globe Life & Accident Ins Co	NE	91472	290	889	949,468	0.251	98.5
Omaha Ins Co	NE	13100	261	626	907,997	0.240	98.7
<b>**TOTAL**</b>				150,278	378,047,274	100.000	100.0

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October 25, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: **DELAWARE**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	41,203	103,567,612	64.459	64.5
Highmark BCBSD Inc	DE	53287	812	10,623	23,648,466	14.719	79.2
Aetna Hlth & Life Ins Co	CT	78700	1	1,435	3,195,990	1.989	81.2
Humana Ins Co	WI	73288	119	1,548	3,166,719	1.971	83.1
Transamerica Life Ins Co	IA	86231	468	1,312	3,112,587	1.937	85.1
Aetna Hlth Ins Co	PA	72052	1	1,797	2,827,991	1.760	86.8
Omaha Ins Co	NE	13100	261	1,043	2,467,975	1.536	88.4
Colonial Penn Life Ins Co	PA	62065	233	638	1,925,024	1.198	89.6
USAA Life Ins Co	TX	69663	200	548	1,884,122	1.173	90.7
Accendo Ins Co	UT	63444	1	1,115	1,669,364	1.039	91.8
<b>**TOTAL**</b>				<b>65,536</b>	<b>160,671,405</b>	<b>100.000</b>	<b>100.0</b>

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October 25, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **DISTRICT OF COLUMBIA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	8,583	19,373,327	68.692	68.7
Group Hospitalization & Med Svcs	DC	53007	380	996	3,557,938	12.615	81.3
First Care Inc	MD	60113	380	874	1,660,850	5.889	87.2
USAA Life Ins Co	TX	69663	200	288	791,693	2.807	90.0
Mutual Of Omaha Ins Co	NE	71412	261	429	729,627	2.587	92.6
Colonial Penn Life Ins Co	PA	62065	233	201	542,084	1.922	94.5
Loyal Amer Life Ins Co	OH	65722	901	176	494,058	1.752	96.3
Humana Ins Co	WI	73288	119	154	391,025	1.386	97.7
Transamerica Life Ins Co	IA	86231	468	137	298,198	1.057	98.7
Bankers Life & Cas Co	IL	61263	233	33	161,689	0.573	99.3
<b>**TOTAL**</b>				11,965	28,203,236	100.000	100.0

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October 25, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **FLORIDA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	498,060	1,406,431,430	55.268	55.3
BCBS Of FL	FL	98167	536	166,366	451,913,769	17.759	73.0
United Amer Ins Co	NE	92916	290	107,984	243,217,092	9.558	82.6
Colonial Penn Life Ins Co	PA	62065	233	34,392	108,093,618	4.248	86.8
Humana Ins Co	WI	73288	119	13,278	36,533,907	1.436	88.3
United Of Omaha Life Ins Co	NE	69868	261	13,161	32,482,686	1.276	89.5
USAA Life Ins Co	TX	69663	200	8,958	28,541,903	1.122	90.7
Transamerica Life Ins Co	IA	86231	468	9,356	26,491,402	1.041	91.7
Bankers Life & Cas Co	IL	61263	233	7,324	24,306,564	0.955	92.7
Continental Life Ins Co Brentwood	TN	68500	1	10,956	24,100,286	0.947	93.6
<b>**TOTAL**</b>				931,583	2,544,744,840	100.000	100.0

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October 25, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **GEORGIA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	105,323	275,839,053	29.920	29.9
BCBS Hlthcare Plan of GA Inc	GA	96962	671	42,281	139,459,938	15.127	45.0
Omaha Ins Co	NE	13100	261	30,987	75,263,565	8.164	53.2
Mutual Of Omaha Ins Co	NE	71412	261	41,160	63,438,569	6.881	60.1
Anthem Ins Co Inc	IN	28207	671	34,931	54,724,232	5.936	66.0
Aetna Hlth Ins Co	PA	72052	1	16,732	27,182,269	2.948	69.0
USAA Life Ins Co	TX	69663	200	8,953	26,478,204	2.872	71.8
Continental Life Ins Co Brentwood	TN	68500	1	6,318	23,641,143	2.564	74.4
United Of Omaha Life Ins Co	NE	69868	261	5,531	19,975,830	2.167	76.6
Humana Ins Co	WI	73288	119	6,151	17,676,909	1.917	78.5
<b>**TOTAL**</b>				378,228	921,920,043	100.000	100.0

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October 25, 2023

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **HAWAII**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	10,082	22,886,298	75.832	75.8
Humana Ins Co	WI	73288	119	743	1,976,489	6.549	82.4
Mutual Of Omaha Ins Co	NE	71412	261	763	1,506,416	4.991	87.4
USAA Life Ins Co	TX	69663	200	589	1,213,954	4.022	91.4
Loyal Amer Life Ins Co	OH	65722	901	446	970,934	3.217	94.6
Transamerica Life Ins Co	IA	86231	468	430	797,637	2.643	97.3
State Farm Mut Auto Ins Co	IL	25178	176	175	403,051	1.335	98.6
First Hlth Life & Hlth Ins Co	TX	90328	1	57	90,843	0.301	98.9
Hawaii Medical Serv Assn	HI	49948		24	87,427	0.290	99.2
Colonial Penn Life Ins Co	PA	62065	233	35	73,591	0.244	99.4
<b>**TOTAL**</b>				13,479	30,180,360	100.000	100.0

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **IDAHO**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	16,631	42,528,051	18.876	18.9
Aetna Hlth & Life Ins Co	CT	78700	1	13,566	25,287,236	11.223	30.1
Omaha Ins Co	NE	13100	261	13,110	20,221,466	8.975	39.1
Continental Life Ins Co Brentwood	TN	68500	1	7,352	18,958,439	8.414	47.5
Mutual Of Omaha Ins Co	NE	71412	261	3,961	12,634,048	5.607	53.1
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	3,203	11,920,374	5.291	58.4
Blue Cross of ID Care Plus Inc	ID	15022	1290	4,790	11,814,454	5.244	63.6
Regence Blueshield Of ID Inc	ID	60131	1207	3,889	11,015,993	4.889	68.5
Transamerica Life Ins Co	IA	86231	468	3,419	9,478,500	4.207	72.7
United Of Omaha Life Ins Co	NE	69868	261	1,789	7,654,772	3.397	76.1
<b>**TOTAL**</b>				93,297	225,307,712	100.000	100.0

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TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **ILLINOIS**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
Health Care Serv Corp A Mut Legal Re	IL	70670	917	326,223	992,723,041	49.068	49.1
UnitedHealthcare Ins Co	CT	79413	707	110,587	281,858,084	13.932	63.0
Mutual Of Omaha Ins Co	NE	71412	261	29,682	106,986,240	5.288	68.3
United World Life Ins Co	NE	72850	261	42,630	86,206,461	4.261	72.5
Aetna Hlth Ins Co	PA	72052	1	48,064	78,020,288	3.856	76.4
Country Life Ins Co	IL	62553	50	17,494	53,284,748	2.634	79.0
Omaha Ins Co	NE	13100	261	35,952	35,496,682	1.755	80.8
United Of Omaha Life Ins Co	NE	69868	261	7,256	35,217,860	1.741	82.5
Cigna Hlth & Life Ins Co	CT	67369	901	11,590	27,604,625	1.364	83.9
American Continental Ins Co	TN	12321	1	5,079	24,821,516	1.227	85.1
<b>**TOTAL**</b>				765,849	2,023,152,265	100.000	100.0

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TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: **INDIANA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	90,043	233,553,935	24.730	24.7
Anthem Ins Co Inc	IN	28207	671	39,098	117,237,255	12.414	37.1
United World Life Ins Co	NE	72850	261	32,525	69,219,831	7.329	44.5
United Of Omaha Life Ins Co	NE	69868	261	12,308	53,830,457	5.700	50.2
Continental Life Ins Co Brentwood	TN	68500	1	16,138	41,106,962	4.353	54.5
Cigna Hlth & Life Ins Co	CT	67369	901	14,384	28,420,400	3.009	57.5
Omaha Ins Co	NE	13100	261	8,815	25,244,377	2.673	60.2
Medico Ins Co	IA	31119	3527	7,203	24,878,448	2.634	62.8
Colonial Penn Life Ins Co	PA	62065	233	7,459	20,583,235	2.179	65.0
Philadelphia Amer Life Ins Co	TX	67784	520	8,142	20,402,701	2.160	67.2
<b>**TOTAL**</b>				380,353	944,416,683	100.000	100.0

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 TOTAL POLICIES (INDIVIDUAL AND GROUP)  
 MARKET SHARE  
 FOR THE STATE OF: **IOWA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
Wellmark Inc	IA	88848	770	161,961	458,151,495	59.794	59.8
UnitedHealthcare Ins Co	CT	79413	707	15,298	37,851,840	4.940	64.7
Aetna Hlth Ins Co	PA	72052	1	25,214	36,731,341	4.794	69.5
Continental Life Ins Co Brentwood	TN	68500	1	4,178	18,943,350	2.472	72.0
Medico Corp Life Ins Co	IA	79987	3527	7,518	18,359,668	2.396	74.4
United Of Omaha Life Ins Co	NE	69868	261	3,386	17,611,282	2.298	76.7
United World Life Ins Co	NE	72850	261	7,002	12,476,749	1.628	78.3
Omaha Ins Co	NE	13100	261	4,079	12,448,585	1.625	79.9
American Republic Ins Co	IA	60836	3527	2,599	11,152,403	1.456	81.4
American Continental Ins Co	TN	12321	1	4,748	10,098,787	1.318	82.7
<b>**TOTAL**</b>				298,379	766,211,828	100.000	100.0

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**2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**  
TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: **KANSAS**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
BCBS Of KS Inc	KS	70729	430	87,703	256,481,004	40.469	40.5
UnitedHealthcare Ins Co	CT	79413	707	24,471	71,346,129	11.257	51.7
Cigna Hlth & Life Ins Co	CT	67369	901	18,858	41,909,897	6.613	58.3
Aetna Hlth Ins Co	PA	72052	1	25,343	39,117,476	6.172	64.5
BCBS of KC	MO	47171	537	7,018	21,001,677	3.314	67.8
Old Surety Life Ins Co	OK	67326	4922	7,846	14,452,551	2.280	70.1
United World Life Ins Co	NE	72850	261	2,413	13,634,520	2.151	72.3
American Continental Ins Co	TN	12321	1	2,393	11,362,244	1.793	74.0
Mutual Of Omaha Ins Co	NE	71412	261	4,194	10,636,153	1.678	75.7
Aetna Hlth & Life Ins Co	CT	78700	1	3,494	10,474,073	1.653	77.4
<b>**TOTAL**</b>				250,326	633,775,700	100.000	100.0

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TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **KENTUCKY**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
Anthem Hlth Plans Of KY Inc	KY	95120	671	71,029	188,402,650	34.339	34.3
UnitedHealthcare Ins Co	CT	79413	707	54,588	139,735,350	25.469	59.8
United World Life Ins Co	NE	72850	261	16,657	26,939,060	4.910	64.7
Omaha Ins Co	NE	13100	261	8,413	24,905,306	4.539	69.3
Cigna Hlth & Life Ins Co	CT	67369	901	8,883	19,254,283	3.509	72.8
Aetna Hlth & Life Ins Co	CT	78700	1	9,053	18,954,971	3.455	76.2
United Of Omaha Life Ins Co	NE	69868	261	2,861	12,666,359	2.309	78.5
Humana Ins Co Of KY	KY	60219	119	3,190	9,543,049	1.739	80.3
American Continental Ins Co	TN	12321	1	1,984	7,920,608	1.444	81.7
American Retirement Life Ins Co	OH	88366	901	2,221	7,486,248	1.364	83.1
<b>**TOTAL**</b>				219,513	548,648,264	100.000	100.0

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TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **LOUISIANA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
Louisiana Hlth Serv & Ind Co	LA	81200	438	45,315	111,898,957	29.660	29.7
UnitedHealthcare Ins Co	CT	79413	707	32,253	80,093,575	21.229	50.9
United Of Omaha Life Ins Co	NE	69868	261	4,124	18,509,600	4.906	55.8
Mutual Of Omaha Ins Co	NE	71412	261	5,197	16,040,110	4.252	60.0
Aetna Hlth Ins Co	PA	72052	1	8,297	13,850,795	3.671	63.7
Omaha Ins Co	NE	13100	261	9,369	12,981,317	3.441	67.2
American Retirement Life Ins Co	OH	88366	901	5,345	12,423,760	3.293	70.5
American Continental Ins Co	TN	12321	1	3,104	11,035,898	2.925	73.4
Physicians Mut Ins Co	NE	80578	367	3,722	10,620,201	2.815	76.2
Physicians Life Ins Co	NE	72125	367	4,586	9,818,711	2.603	78.8
<b>**TOTAL**</b>				153,636	377,278,276	100.000	100.0

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TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **MAINE**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	26,097	75,107,271	47.792	47.8
Anthem Hlth Plans of ME Inc	ME	52618	671	22,827	58,565,927	37.266	85.1
HPHC Ins Co Inc	MA	18975	4742	2,602	7,781,954	4.952	90.0
Transamerica Life Ins Co	IA	86231	468	1,468	4,144,807	2.637	92.6
Loyal Amer Life Ins Co	OH	65722	901	929	2,493,566	1.587	94.2
USAA Life Ins Co	TX	69663	200	728	1,881,745	1.197	95.4
United Of Omaha Life Ins Co	NE	69868	261	968	1,722,713	1.096	96.5
Globe Life & Accident Ins Co	NE	91472	290	368	1,342,642	0.854	97.4
Colonial Penn Life Ins Co	PA	62065	233	474	1,003,529	0.639	98.0
Humana Ins Co	WI	73288	119	370	706,566	0.450	98.5
<b>**TOTAL**</b>				57,895	157,155,327	100.000	100.0

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TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **MARYLAND**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	104,540	302,524,702	41.508	41.5
Carefirst of MD Inc	MD	47058	380	29,901	114,330,916	15.687	57.2
First Care Inc	MD	60113	380	20,683	40,758,579	5.592	62.8
Omaha Ins Co	NE	13100	261	11,916	40,637,369	5.576	68.4
Aetna Hlth Ins Co	PA	72052	1	20,391	32,844,540	4.506	72.9
United Of Omaha Life Ins Co	NE	69868	261	15,200	31,396,691	4.308	77.2
Colonial Penn Life Ins Co	PA	62065	233	4,983	16,166,502	2.218	79.4
Continental Life Ins Co Brentwood	TN	68500	1	4,062	14,244,705	1.954	81.4
USAA Life Ins Co	TX	69663	200	4,611	13,952,285	1.914	83.3
Cigna Hlth & Life Ins Co	CT	67369	901	4,806	12,216,269	1.676	84.9
<b>**TOTAL**</b>				266,321	728,829,227	100.000	100.0

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TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **MASSACHUSETTS**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
BCBS of MA	MA	53228	3637	237,742	607,959,595	70.502	70.5
HPHC Ins Co Inc	MA	18975	4742	38,457	101,438,219	11.763	82.3
UnitedHealthcare Ins Co	CT	79413	707	42,036	92,995,643	10.784	93.0
Tufts Ins Co Inc	MA	60117	4742	13,737	31,694,634	3.675	96.7
HNE Ins Co	MA	14198	4756	4,578	10,016,724	1.162	97.9
Humana Ins Co	WI	73288	119	2,044	7,135,396	0.827	98.7
Fallon Hlth & Life Assur Co	MA	66828	4741	1,780	3,824,901	0.444	99.2
Bankers Life & Cas Co	IL	61263	233	760	2,862,850	0.332	99.5
BCBS of MA HMO Blue Inc	MA	12219	3637	1,132	2,345,424	0.272	99.8
Transamerica Life Ins Co	IA	86231	468	463	1,054,505	0.122	99.9
<b>**TOTAL**</b>				342,982	862,332,228	100.000	100.0

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 TOTAL POLICIES (INDIVIDUAL AND GROUP)  
 MARKET SHARE  
 FOR THE STATE OF: **MICHIGAN**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
BCBS of MI Mut Ins Co	MI	54291	572	105,213	345,350,882	34.356	34.4
UnitedHealthcare Ins Co	CT	79413	707	129,534	292,914,219	29.139	63.5
Priority Hlth	MI	95561	3383	17,698	38,560,419	3.836	67.3
Continental Life Ins Co Brentwood	TN	68500	1	22,191	33,189,213	3.302	70.6
Blue Care Network Of MI	MI	95610	572	8,972	28,481,252	2.833	73.5
United World Life Ins Co	NE	72850	261	13,338	25,037,835	2.491	76.0
Omaha Ins Co	NE	13100	261	7,441	23,707,213	2.358	78.3
American Continental Ins Co	TN	12321	1	5,624	20,057,189	1.995	80.3
Colonial Penn Life Ins Co	PA	62065	233	6,983	18,486,472	1.839	82.1
United Of Omaha Life Ins Co	NE	69868	261	3,863	18,195,580	1.810	84.0
<b>**TOTAL**</b>				396,792	1,005,216,671	100.000	100.0

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TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **MINNESOTA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
BCBSM Inc	MN	55026	461	153,667	488,884,987	73.551	73.6
UnitedHealthcare Ins Co	CT	79413	707	20,216	56,758,005	8.539	82.1
Medica Hlth Plans	MN	52626	1552	12,706	40,296,250	6.062	88.2
Cigna Hlth & Life Ins Co	CT	67369	901	9,601	22,941,905	3.452	91.6
Continental Life Ins Co Brentwood	TN	68500	1	6,339	15,481,914	2.329	93.9
State Farm Mut Auto Ins Co	IL	25178	176	1,879	6,050,563	0.910	94.8
Omaha Ins Co	NE	13100	261	1,714	5,736,125	0.863	95.7
Loyal Amer Life Ins Co	OH	65722	901	1,844	5,565,025	0.837	96.5
Colonial Penn Life Ins Co	PA	62065	233	1,948	4,990,179	0.751	97.3
United World Life Ins Co	NE	72850	261	491	2,430,502	0.366	97.7
<b>**TOTAL**</b>				215,767	664,687,497	100.000	100.0

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TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **MISSISSIPPI**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	23,635	70,025,569	17.176	17.2
BCBS Of MS Mut Ins Co	MS	60111	1126	8,322	30,502,456	7.482	24.7
United World Life Ins Co	NE	72850	261	18,915	30,172,061	7.401	32.1
Mutual Of Omaha Ins Co	NE	71412	261	9,331	26,850,872	6.586	38.6
Continental Life Ins Co Brentwood	TN	68500	1	16,912	26,223,351	6.432	45.1
American Continental Ins Co	TN	12321	1	7,516	25,492,835	6.253	51.3
Philadelphia Amer Life Ins Co	TX	67784	520	6,683	22,315,370	5.474	56.8
United Of Omaha Life Ins Co	NE	69868	261	3,799	15,285,557	3.749	60.6
Omaha Ins Co	NE	13100	261	4,797	15,220,145	3.733	64.3
Cigna Hlth & Life Ins Co	CT	67369	901	6,045	13,913,266	3.413	67.7
<b>**TOTAL**</b>				164,457	407,691,784	100.000	100.0

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TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **MISSOURI**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	102,543	237,154,733	29.046	29.0
Healthy Alliance Life Ins Co	MO	78972	671	40,941	103,269,460	12.648	41.7
Mutual Of Omaha Ins Co	NE	71412	261	19,502	66,416,960	8.135	49.8
Omaha Ins Co	NE	13100	261	19,733	53,392,661	6.539	56.4
Transamerica Life Ins Co	IA	86231	468	21,301	52,845,845	6.472	62.8
BCBS of KC	MO	47171	537	10,057	32,200,641	3.944	66.8
National Hlth Ins Co	TX	82538	8	9,864	29,150,276	3.570	70.4
Cigna Hlth & Life Ins Co	CT	67369	901	7,641	25,694,520	3.147	73.5
Aetna Hlth & Life Ins Co	CT	78700	1	8,466	16,623,489	2.036	75.5
Old Surety Life Ins Co	OK	67326	4922	6,335	16,353,285	2.003	77.5
<b>**TOTAL**</b>				319,302	816,471,601	100.000	100.0

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TOTAL POLICIES (INDIVIDUAL AND GROUP)  
MARKET SHARE  
FOR THE STATE OF: MONTANA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
Health Care Serv Corp A Mut Legal Re	IL	70670	917	19,358	51,220,143	22.928	22.9
UnitedHealthcare Ins Co	CT	79413	707	12,111	31,194,839	13.964	36.9
Humanadental Ins Co	WI	70580	119	10,965	18,237,805	8.164	45.1
Aetna Hlth & Life Ins Co	CT	78700	1	6,130	15,356,538	6.874	51.9
Continental Life Ins Co Brentwood	TN	68500	1	8,574	13,735,232	6.148	58.1
State Farm Mut Auto Ins Co	IL	25178	176	3,655	9,029,431	4.042	62.1
Sterling Life Ins Co	IL	77399	901	2,053	8,518,383	3.813	65.9
United Of Omaha Life Ins Co	NE	69868	261	2,682	7,205,753	3.226	69.2
American Retirement Life Ins Co	OH	88366	901	3,032	6,842,352	3.063	72.2
American Continental Ins Co	TN	12321	1	1,597	6,491,652	2.906	75.1
<b>**TOTAL**</b>				<b>96,389</b>	<b>223,396,073</b>	<b>100.000</b>	<b>100.0</b>

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**  
 TOTAL POLICIES (INDIVIDUAL AND GROUP)  
 MARKET SHARE  
 FOR THE STATE OF: **NEBRASKA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
BCBS Of NE	NE	77780	4858	61,083	169,794,777	38.956	39.0
Omaha Ins Co	NE	13100	261	10,201	28,610,797	6.564	45.5
UnitedHealthcare Ins Co	CT	79413	707	10,187	26,264,360	6.026	51.5
United World Life Ins Co	NE	72850	261	11,799	21,443,597	4.920	56.5
Physicians Mut Ins Co	NE	80578	367	5,142	12,329,281	2.829	59.3
Continental Life Ins Co Brentwood	TN	68500	1	7,642	11,549,199	2.650	61.9
Mutual Of Omaha Ins Co	NE	71412	261	2,603	11,492,087	2.637	64.6
Thrivent Financial For Lutherans	WI	56014		3,701	10,768,640	2.471	67.1
Bankers Fidelity Life Ins Co	GA	61239	587	4,026	10,404,122	2.387	69.4
United Of Omaha Life Ins Co	NE	69868	261	1,880	9,620,567	2.207	71.6
<b>**TOTAL**</b>				173,197	435,867,050	100.000	100.0

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**  
 TOTAL POLICIES (INDIVIDUAL AND GROUP)  
 MARKET SHARE  
 FOR THE STATE OF: **NEVADA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	45,733	125,017,866	47.915	47.9
Rocky Mountain Hospital & Medical	CO	11011	671	10,704	28,955,954	11.098	59.0
American Retirement Life Ins Co	OH	88366	901	5,501	14,122,815	5.413	64.4
Continental Life Ins Co Brentwood	TN	68500	1	6,910	11,439,859	4.385	68.8
Mutual Of Omaha Ins Co	NE	71412	261	1,881	7,218,931	2.767	71.6
Humana Ins Co	WI	73288	119	2,477	6,502,182	2.492	74.1
United World Life Ins Co	NE	72850	261	2,843	6,491,318	2.488	76.6
American Continental Ins Co	TN	12321	1	1,515	5,703,806	2.186	78.7
Transamerica Life Ins Co	IA	86231	468	2,107	5,295,084	2.029	80.8
SILAC Ins Co	UT	62952	4888	825	4,373,016	1.676	82.4
<b>**TOTAL**</b>				101,096	260,913,787	100.000	100.0

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **NEW HAMPSHIRE**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
Anthem Hlth Plans of NH	NH	53759	671	38,537	96,149,302	37.977	38.0
UnitedHealthcare Ins Co	CT	79413	707	24,389	67,883,691	26.813	64.8
HPHC Ins Co Inc	MA	18975	4742	6,593	19,364,086	7.648	72.4
Aetna Hlth & Life Ins Co	CT	78700	1	8,962	16,827,767	6.647	79.1
Colonial Penn Life Ins Co	PA	62065	233	4,641	12,100,939	4.780	83.9
Continental Life Ins Co Brentwood	TN	68500	1	4,209	10,414,284	4.113	88.0
Bankers Life & Cas Co	IL	61263	233	1,561	7,389,378	2.919	90.9
Mutual Of Omaha Ins Co	NE	71412	261	1,893	4,990,818	1.971	92.9
American Retirement Life Ins Co	OH	88366	901	1,648	3,955,281	1.562	94.4
USAA Life Ins Co	TX	69663	200	1,221	3,510,834	1.387	95.8
<b>**TOTAL**</b>				98,784	253,175,779	100.000	100.0

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2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **NEW JERSEY**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	233,582	653,084,471	48.744	48.7
Horizon Ins Co	NJ	14690	1202	69,819	225,761,333	16.850	65.6
Aetna Hlth Ins Co	PA	72052	1	37,184	67,589,939	5.045	70.6
United Of Omaha Life Ins Co	NE	69868	261	18,599	52,937,097	3.951	74.6
Colonial Penn Life Ins Co	PA	62065	233	12,440	33,860,240	2.527	77.1
Omaha Ins Co	NE	13100	261	16,752	31,658,324	2.363	79.5
Transamerica Life Ins Co	IA	86231	468	12,967	30,213,910	2.255	81.7
Aetna Hlth & Life Ins Co	CT	78700	1	9,777	27,220,343	2.032	83.8
Bankers Life & Cas Co	IL	61263	233	4,334	22,567,978	1.684	85.5
Genworth Life & Ann Ins Co	VA	65536	4011	5,811	22,383,460	1.671	87.1
<b>**TOTAL**</b>				497,600	1,339,816,066	100.000	100.0

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS**  
**2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**  
 TOTAL POLICIES (INDIVIDUAL AND GROUP)  
 MARKET SHARE  
 FOR THE STATE OF: **NEW MEXICO**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	31,117	72,223,318	45.483	45.5
Health Care Serv Corp A Mut Legal Re	IL	70670	917	6,651	18,317,135	11.535	57.0
United Of Omaha Life Ins Co	NE	69868	261	7,856	17,672,751	11.129	68.1
United World Life Ins Co	NE	72850	261	1,181	5,209,539	3.281	71.4
American Retirement Life Ins Co	OH	88366	901	2,644	4,956,548	3.121	74.5
USAA Life Ins Co	TX	69663	200	2,017	4,823,813	3.038	77.6
American Continental Ins Co	TN	12321	1	2,783	4,799,279	3.022	80.6
Omaha Ins Co	NE	13100	261	4,052	4,171,237	2.627	83.2
Humana Ins Co	WI	73288	119	1,466	3,632,092	2.287	85.5
Transamerica Life Ins Co	IA	86231	468	1,484	2,886,632	1.818	87.3
<b>**TOTAL**</b>				71,380	158,793,173	100.000	100.0

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TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **NEW YORK**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
United Hlthcare Ins Co Of NY	NY	60093	707	355,135	1,176,960,492	80.982	81.0
Empire Healthchoice Assur Inc	NY	55093	671	51,721	140,652,505	9.678	90.7
Globe Life Ins Co of NY	NY	74101	290	34,548	42,923,364	2.953	93.6
Excellus Hlth Plan Inc	NY	55107	1186	12,463	32,158,215	2.213	95.8
Transamerica Financial Life Ins Co	NY	70688	468	5,897	17,302,005	1.190	97.0
Humana Ins Co of NY	NY	12634	119	8,293	16,531,521	1.137	98.2
Highmark Western & Northeastern NY	NY	55204	812	3,559	9,368,934	0.645	98.8
Mutual Of Omaha Ins Co	NE	71412	261	890	4,952,120	0.341	99.1
EmblemHealth Plan Inc	NY	55239	1127	1,329	3,703,181	0.255	99.4
Bankers Conseco Life Ins Co	NY	68560	233	1,480	2,686,371	0.185	99.6
<b>**TOTAL**</b>				476,804	1,453,351,678	100.000	100.0

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TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **NORTH CAROLINA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
BCBS of NC Inc	NC	54631	758	155,649	385,490,080	33.739	33.7
UnitedHealthcare Ins Co	CT	79413	707	108,587	274,010,952	23.982	57.7
United World Life Ins Co	NE	72850	261	34,553	65,313,838	5.716	63.4
Mutual Of Omaha Ins Co	NE	71412	261	20,310	62,464,677	5.467	68.9
United Of Omaha Life Ins Co	NE	69868	261	10,431	47,465,206	4.154	73.1
Aetna Hlth Ins Co	PA	72052	1	32,087	43,720,752	3.827	76.9
USAA Life Ins Co	TX	69663	200	6,128	17,305,265	1.515	78.4
Colonial Penn Life Ins Co	PA	62065	233	7,803	17,171,389	1.503	79.9
Cigna Hlth & Life Ins Co	CT	67369	901	6,594	15,834,522	1.386	81.3
Aetna Hlth & Life Ins Co	CT	78700	1	5,343	15,731,120	1.377	82.7
<b>**TOTAL**</b>				481,942	1,142,558,602	100.000	100.0

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TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **NORTH DAKOTA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
BCBS of ND	ND	55891		37,537	101,079,257	73.003	73.0
UnitedHealthcare Ins Co	CT	79413	707	1,424	4,176,894	3.017	76.0
American Continental Ins Co	TN	12321	1	2,086	4,132,925	2.985	79.0
Omaha Ins Co	NE	13100	261	1,230	3,410,124	2.463	81.5
Thrivent Financial For Lutherans	WI	56014		1,247	3,147,064	2.273	83.7
Mutual Of Omaha Ins Co	NE	71412	261	1,003	1,971,988	1.424	85.2
Sanford Hlth Plan	SD	95683	1246	762	1,936,374	1.399	86.6
State Farm Mut Auto Ins Co	IL	25178	176	655	1,703,953	1.231	87.8
United World Life Ins Co	NE	72850	261	367	1,675,664	1.210	89.0
Humana Benefit Plan of IL Inc	IL	60052	119	1,011	1,652,802	1.194	90.2
<b>**TOTAL**</b>				52,858	138,458,980	100.000	100.0

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TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **OHIO**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	205,614	520,268,438	36.046	36.0
Medical Hlth Insuring Corp of OH	OH	95828	730	124,447	259,036,151	17.947	54.0
Community Ins Co	OH	10345	671	68,857	160,466,321	11.118	65.1
Humana Ins Co	WI	73288	119	28,390	96,266,424	6.670	71.8
Mutual Of Omaha Ins Co	NE	71412	261	28,416	37,653,930	2.609	74.4
Continental Life Ins Co Brentwood	TN	68500	1	24,665	34,678,929	2.403	76.8
United World Life Ins Co	NE	72850	261	8,540	23,560,670	1.632	78.4
Aetna Hlth & Life Ins Co	CT	78700	1	7,882	21,708,642	1.504	79.9
Omaha Ins Co	NE	13100	261	5,603	21,439,604	1.485	81.4
Medical Mut Of OH	OH	29076	730	7,211	20,430,663	1.416	82.8
<b>**TOTAL**</b>				609,691	1,443,338,093	100.000	100.0

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TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **OKLAHOMA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
Health Care Serv Corp A Mut Legal Re	IL	70670	917	53,740	132,490,923	29.165	29.2
UnitedHealthcare Ins Co	CT	79413	707	34,086	95,570,292	21.038	50.2
Omaha Ins Co	NE	13100	261	18,390	43,879,834	9.659	59.9
Mutual Of Omaha Ins Co	NE	71412	261	15,266	20,153,624	4.436	64.3
United Of Omaha Life Ins Co	NE	69868	261	3,406	15,701,449	3.456	67.8
Aetna Hlth Ins Co	PA	72052	1	9,135	13,032,249	2.869	70.6
Aetna Hlth & Life Ins Co	CT	78700	1	3,960	10,496,448	2.311	72.9
Cigna Hlth & Life Ins Co	CT	67369	901	4,026	9,387,885	2.067	75.0
American Retirement Life Ins Co	OH	88366	901	2,987	8,080,313	1.779	76.8
Physicians Mut Ins Co	NE	80578	367	3,246	7,692,863	1.693	78.5
<b>**TOTAL**</b>				191,347	454,275,400	100.000	100.0

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TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **OREGON**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	59,055	155,630,190	32.838	32.8
Moda Hlth Plan Inc	OR	47098	1313	25,760	58,685,794	12.383	45.2
Regence BCBS of OR	OR	54933	1207	16,016	43,623,395	9.205	54.4
Omaha Ins Co	NE	13100	261	11,315	33,288,113	7.024	61.4
Cigna Hlth & Life Ins Co	CT	67369	901	14,576	30,740,578	6.486	67.9
Loyal Amer Life Ins Co	OH	65722	901	6,264	19,169,044	4.045	72.0
United World Life Ins Co	NE	72850	261	10,349	13,796,524	2.911	74.9
United Of Omaha Life Ins Co	NE	69868	261	2,806	12,105,210	2.554	77.4
Transamerica Life Ins Co	IA	86231	468	3,277	10,687,352	2.255	79.7
USAA Life Ins Co	TX	69663	200	4,239	9,531,727	2.011	81.7
<b>**TOTAL**</b>				189,083	473,933,598	100.000	100.0

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2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **PENNSYLVANIA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	226,343	552,964,553	33.890	33.9
Highmark Inc	PA	54771	812	75,747	203,782,092	12.489	46.4
Aetna Hlth Ins Co	PA	72052	1	64,500	96,521,598	5.916	52.3
Aetna Hlth & Life Ins Co	CT	78700	1	22,461	66,327,353	4.065	56.4
Continental Life Ins Co Brentwood	TN	68500	1	28,336	60,985,637	3.738	60.1
Capital Advantage Ins Co	PA	41203	1230	23,373	43,057,541	2.639	62.7
Cigna Hlth & Life Ins Co	CT	67369	901	16,351	39,540,429	2.423	65.2
Colonial Penn Life Ins Co	PA	62065	233	13,055	38,046,061	2.332	67.5
Independence Hospital Ind Plan Inc	PA	54704	936	25,784	34,656,429	2.124	69.6
American Retirement Life Ins Co	OH	88366	901	11,267	32,838,937	2.013	71.6
<b>**TOTAL**</b>				694,691	1,631,662,246	100.000	100.0

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2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **RHODE ISLAND**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
BCBS of RI	RI	53473		22,467	58,390,816	50.289	50.3
UnitedHealthcare Ins Co	CT	79413	707	18,642	45,362,148	39.068	89.4
Colonial Penn Life Ins Co	PA	62065	233	1,391	4,007,133	3.451	92.8
Humana Ins Co	WI	73288	119	680	1,976,420	1.702	94.5
USAA Life Ins Co	TX	69663	200	629	1,656,245	1.426	95.9
Bankers Life & Cas Co	IL	61263	233	287	1,450,917	1.250	97.2
Mutual Of Omaha Ins Co	NE	71412	261	451	899,656	0.775	98.0
Transamerica Life Ins Co	IA	86231	468	193	437,397	0.377	98.3
Humanadental Ins Co	WI	70580	119	170	311,323	0.268	98.6
Aetna Hlth & Life Ins Co	CT	78700	1	166	304,623	0.262	98.9
<b>**TOTAL**</b>				45,784	116,111,481	100.000	100.0

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2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **SOUTH CAROLINA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	75,974	183,301,483	28.556	28.6
BCBS Of SC Inc	SC	38520	661	68,658	169,720,348	26.441	55.0
Aetna Hlth Ins Co	PA	72052	1	20,588	29,489,758	4.594	59.6
United World Life Ins Co	NE	72850	261	10,600	21,989,051	3.426	63.0
Cigna Hlth & Life Ins Co	CT	67369	901	8,666	19,037,532	2.966	66.0
Omaha Ins Co	NE	13100	261	5,978	17,508,074	2.728	68.7
American Retirement Life Ins Co	OH	88366	901	5,670	14,637,499	2.280	71.0
United Of Omaha Life Ins Co	NE	69868	261	3,248	13,516,781	2.106	73.1
USAA Life Ins Co	TX	69663	200	4,804	10,991,571	1.712	74.8
Aetna Hlth & Life Ins Co	CT	78700	1	3,551	9,913,536	1.544	76.4
<b>**TOTAL**</b>				278,365	641,895,292	100.000	100.0

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TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **SOUTH DAKOTA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
Wellmark Of SD Inc	SD	60128	770	24,055	64,687,829	37.365	37.4
Avera Hlth Plans Inc	SD	95839		10,541	18,532,114	10.704	48.1
Omaha Ins Co	NE	13100	261	7,503	16,089,974	9.294	57.4
UnitedHealthcare Ins Co	CT	79413	707	5,160	12,835,820	7.414	64.8
United Of Omaha Life Ins Co	NE	69868	261	2,594	10,443,369	6.032	70.8
American Continental Ins Co	TN	12321	1	4,177	7,135,897	4.122	74.9
State Farm Mut Auto Ins Co	IL	25178	176	1,325	4,169,919	2.409	77.3
Thrivent Financial For Lutherans	WI	56014		1,532	4,117,561	2.378	79.7
Physicians Mut Ins Co	NE	80578	367	1,473	3,228,624	1.865	81.6
Sanford Hlth Plan	SD	95683	1246	1,202	2,660,209	1.537	83.1
<b>**TOTAL**</b>				<b>73,220</b>	<b>173,125,586</b>	<b>100.000</b>	<b>100.0</b>

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **TENNESSEE**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	60,339	151,761,850	20.298	20.3
TRH Hlth Ins Co	TN	89005	4677	62,345	143,890,627	19.246	39.5
BCBS of TN Inc	TN	54518	3498	51,911	139,777,805	18.696	58.2
United World Life Ins Co	NE	72850	261	21,522	29,462,123	3.941	62.2
Omaha Ins Co	NE	13100	261	12,569	29,103,051	3.893	66.1
American Retirement Life Ins Co	OH	88366	901	10,062	25,211,125	3.372	69.4
Mutual Of Omaha Ins Co	NE	71412	261	7,077	24,010,217	3.211	72.7
Continental Life Ins Co Brentwood	TN	68500	1	12,658	19,329,897	2.585	75.2
United Of Omaha Life Ins Co	NE	69868	261	4,068	18,611,845	2.489	77.7
American Continental Ins Co	TN	12321	1	2,599	9,805,202	1.311	79.0
<b>**TOTAL**</b>				312,317	747,651,014	100.000	100.0

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 MARKET SHARE  
 FOR THE STATE OF: **TEXAS**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	199,126	563,678,605	24.291	24.3
Health Care Serv Corp A Mut Legal Re	IL	70670	917	159,734	440,083,722	18.965	43.3
Omaha Supplemental Ins Co	NE	16537	261	74,033	114,211,234	4.922	48.2
United World Life Ins Co	NE	72850	261	43,482	106,333,995	4.582	52.8
Aetna Hlth Ins Co	PA	72052	1	64,148	104,335,882	4.496	57.3
Continental Life Ins Co Brentwood	TN	68500	1	25,081	92,631,276	3.992	61.2
United Of Omaha Life Ins Co	NE	69868	261	17,960	81,010,786	3.491	64.7
USAA Life Ins Co	TX	69663	200	30,402	76,061,442	3.278	68.0
Cigna Hlth & Life Ins Co	CT	67369	901	27,693	67,973,137	2.929	70.9
Omaha Ins Co	NE	13100	261	18,353	60,196,444	2.594	73.5
<b>**TOTAL**</b>				<b>940,986</b>	<b>2,320,488,441</b>	<b>100.000</b>	<b>100.0</b>

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**2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**  
 TOTAL POLICIES (INDIVIDUAL AND GROUP)  
 MARKET SHARE  
 FOR THE STATE OF: **UTAH**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	32,046	76,972,709	38.929	38.9
Regence BCBS of UT	UT	54550	1207	22,087	56,465,230	28.558	67.5
Aetna Hlth & Life Ins Co	CT	78700	1	4,386	7,164,792	3.624	71.1
Humanadental Ins Co	WI	70580	119	3,137	4,941,298	2.499	73.6
American Retirement Life Ins Co	OH	88366	901	1,865	4,105,670	2.076	75.7
American Continental Ins Co	TN	12321	1	1,312	3,533,052	1.787	77.5
Omaha Ins Co	NE	13100	261	1,625	3,137,451	1.587	79.1
United Of Omaha Life Ins Co	NE	69868	261	958	3,028,794	1.532	80.6
Educators Hlth Plans Life Accident &	UT	12515	126	1,712	2,520,862	1.275	81.9
Cigna Hlth & Life Ins Co	CT	67369	901	1,403	2,349,586	1.188	83.1
<b>**TOTAL**</b>				84,297	197,724,586	100.000	100.0

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **VERMONT**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	14,209	38,012,646	31.746	31.7
The Vt Hlth Plan LLC	VT	95696	4745	10,592	22,085,171	18.444	50.2
Continental Life Ins Co Brentwood	TN	68500	1	7,909	14,207,750	11.865	62.1
BCBS of VT	VT	53295	4745	2,556	7,671,318	6.407	68.5
Colonial Penn Life Ins Co	PA	62065	233	1,824	4,611,324	3.851	72.3
Humana Ins Co	WI	73288	119	1,863	4,109,633	3.432	75.7
Genworth Life & Ann Ins Co	VA	65536	4011	1,717	4,040,359	3.374	79.1
Mutual Of Omaha Ins Co	NE	71412	261	1,636	3,790,046	3.165	82.3
Bankers Life & Cas Co	IL	61263	233	1,015	3,768,542	3.147	85.4
Washington Natl Ins Co	IN	70319	233	1,667	3,732,606	3.117	88.5
<b>**TOTAL**</b>				51,784	119,740,075	100.000	100.0

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 TOTAL POLICIES (INDIVIDUAL AND GROUP)  
 MARKET SHARE  
 FOR THE STATE OF: **VIRGINIA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
Anthem Hlth Plans of VA Inc	VA	71835	671	148,056	347,830,548	33.988	34.0
UnitedHealthcare Ins Co	CT	79413	707	107,632	269,334,219	26.318	60.3
Omaha Ins Co	NE	13100	261	25,693	61,315,031	5.991	66.3
American Continental Ins Co	TN	12321	1	15,363	46,153,380	4.510	70.8
American Retirement Life Ins Co	OH	88366	901	20,428	42,851,734	4.187	75.0
Mutual Of Omaha Ins Co	NE	71412	261	31,137	39,675,142	3.877	78.9
United Of Omaha Life Ins Co	NE	69868	261	8,657	38,966,927	3.808	82.7
USAA Life Ins Co	TX	69663	200	5,761	14,600,372	1.427	84.1
Humana Ins Co	WI	73288	119	4,835	12,722,989	1.243	85.3
Medico Ins Co	IA	31119	3527	5,046	11,622,489	1.136	86.5
<b>**TOTAL**</b>				437,832	1,023,395,227	100.000	100.0

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
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TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **WASHINGTON**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	101,505	280,159,773	35.778	35.8
Regence BlueShield	WA	53902	1207	60,342	143,162,767	18.283	54.1
Premera Blue Cross	WA	47570	962	49,476	127,987,678	16.345	70.4
United Of Omaha Life Ins Co	NE	69868	261	16,323	43,874,455	5.603	76.0
Asuris NW Hlth	WA	47350	1207	14,685	34,522,710	4.409	80.4
Loyal Amer Life Ins Co	OH	65722	901	11,818	29,968,797	3.827	84.2
Humanadental Ins Co	WI	70580	119	11,002	26,632,040	3.401	87.6
USAA Life Ins Co	TX	69663	200	6,337	16,446,161	2.100	89.7
United World Life Ins Co	NE	72850	261	12,394	12,784,558	1.633	91.4
State Farm Mut Auto Ins Co	IL	25178	176	4,662	12,148,410	1.551	92.9
<b>**TOTAL**</b>				312,038	783,049,310	100.000	100.0

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
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TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **WEST VIRGINIA**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	30,781	83,664,310	38.218	38.2
Highmark West Virginia Inc.	WV	54828	812	6,555	19,916,818	9.098	47.3
Omaha Ins Co	NE	13100	261	4,494	14,080,348	6.432	53.7
United World Life Ins Co	NE	72850	261	6,552	12,316,551	5.626	59.4
American Continental Ins Co	TN	12321	1	6,711	11,004,307	5.027	64.4
Continental Life Ins Co Brentwood	TN	68500	1	1,955	8,128,960	3.713	68.1
Aetna Hlth & Life Ins Co	CT	78700	1	2,465	6,959,002	3.179	71.3
American Retirement Life Ins Co	OH	88366	901	2,573	6,379,727	2.914	74.2
Humana Ins Co	WI	73288	119	2,585	6,342,945	2.897	77.1
United Of Omaha Life Ins Co	NE	69868	261	1,356	6,268,749	2.864	80.0
<b>**TOTAL**</b>				85,218	218,915,531	100.000	100.0

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TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **WISCONSIN**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
Wisconsin Physicians Serv Ins Corp	WI	53139	68	59,957	169,876,183	20.814	20.8
UnitedHealthcare Ins Co	CT	79413	707	56,639	149,485,937	18.315	39.1
Physicians Mut Ins Co	NE	80578	367	22,265	58,721,799	7.195	46.3
BCBS of WI	WI	54003	671	11,341	47,879,347	5.866	52.2
Medico Corp Life Ins Co	IA	79987	3527	11,610	32,452,011	3.976	56.2
Physicians Life Ins Co	NE	72125	367	14,323	31,570,562	3.868	60.0
Dean Hlth Plan Inc	WI	96156	1552	15,283	28,887,479	3.539	63.6
Accendo Ins Co	UT	63444	1	17,376	26,951,095	3.302	66.9
Continental Life Ins Co Brentwood	TN	68500	1	4,241	22,678,096	2.779	69.7
American Continental Ins Co	TN	12321	1	5,870	21,924,755	2.686	72.3
<b>**TOTAL**</b>				301,581	816,171,919	100.000	100.0

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**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS  
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TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **WYOMING**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	13,868	38,812,948	27.682	27.7
BCBS of WY	WY	53767		9,236	23,470,218	16.739	44.4
Mutual Of Omaha Ins Co	NE	71412	261	8,524	12,423,177	8.860	53.3
United Of Omaha Life Ins Co	NE	69868	261	3,344	10,284,258	7.335	60.6
American Retirement Life Ins Co	OH	88366	901	4,314	9,475,805	6.758	67.4
American Continental Ins Co	TN	12321	1	4,110	8,633,598	6.158	73.5
State Farm Mut Auto Ins Co	IL	25178	176	2,010	5,612,031	4.003	77.5
USAA Life Ins Co	TX	69663	200	1,524	4,002,221	2.854	80.4
Humana Ins Co	WI	73288	119	1,437	3,240,098	2.311	82.7
United World Life Ins Co	NE	72850	261	690	2,421,269	1.727	84.4
<b>**TOTAL**</b>				<b>59,823</b>	<b>140,209,828</b>	<b>100.000</b>	<b>100.0</b>

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 TOTAL POLICIES (INDIVIDUAL AND GROUP)  
 MARKET SHARE  
 FOR THE STATE OF: **GUAM**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	595	1,084,235	94.564	94.6
Takecare Ins Co Inc	GU	11093		57	62,325	5.436	100.0
<b>**TOTAL**</b>				652	1,146,560	100.000	100.0

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 MARKET SHARE  
 FOR THE STATE OF: **N MARIANA ISLANDS**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	44	78,078	90.911	90.9
Takecare Ins Co Inc	GU	11093		6	7,806	9.089	100.0
<b>**TOTAL**</b>				50	85,884	100.000	100.0

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TOTAL POLICIES (INDIVIDUAL AND GROUP)

MARKET SHARE

FOR THE STATE OF: **PUERTO RICO**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
Triple S Salud Inc	PR	55816	536	7,128	11,782,000	49.985	50.0
UnitedHealthcare Ins Co	CT	79413	707	5,636	9,885,888	41.940	91.9
Humana Ins Co Of PR Inc	PR	84603	119	1,028	1,791,795	7.602	99.5
Mutual Of Omaha Ins Co	NE	71412	261	51	104,439	0.443	100.0
Ryder Hlth Plan Inc	PR	95743		6	4,700	0.020	100.0
Everence Assn Inc	IN	57991	4616	1	2,473	0.010	100.0
<b>**TOTAL**</b>				13,850	23,571,295	100.000	100.0

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 TOTAL POLICIES (INDIVIDUAL AND GROUP)  
 MARKET SHARE  
 FOR THE STATE OF: **U.S. VIRGIN ISLANDS**

Company Name	State of Domicile	Company Code	Group Code	Number of Covered Lives	Direct Premiums Earned	Market Share Percentage	Cumulative Market Share
UnitedHealthcare Ins Co	CT	79413	707	3,660	7,220,750	96.803	96.8
Mutual Of Omaha Ins Co	NE	71412	261	118	234,273	3.141	99.9
Continental Gen Ins Co	TX	71404		1	4,220	0.057	100.0
<b>**TOTAL**</b>				3,779	7,459,243	100.000	100.0

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## **COMPANY INDEX**

## 2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

### INDEX OF COMPANIES

Company Name	Individual Company Code	Group Code	Group Name	Prior Three Year Premiums	Prior Three Year Covered Lives	Current Three Year Premiums	Current Three Year Covered Lives
21st Century Premier Ins Co	20796	69	FARMERS INS GRP	27,793	16	0	0
Ability Ins Co	71471			95,708	22	0	0
Accendo Ins Co	63444	1	CVS GRP	0	0	293,834,589	213,164
Aetna Hlth & Life Ins Co	78700	1	CVS GRP	368,714,018	143,634	95,093,768	56,072
Aetna Hlth Ins Co	72052	1	CVS GRP	91,167,619	47,250	514,140,658	336,185
Aetna Life Ins Co	60054	1	CVS GRP	71,217,008	19,083	146,571	37
Allcare Hlth Plan Inc	12253	4963	ALLCARE HLTH GRP	0	0	41,839	16
Alliance Hlth & Life Ins Co	60134	1311	HENRY FORD HLTH SYSTEM GRP	5,932,043	1,728	3,561,285	2,548
Allianz Life Ins Co Of N Amer	90611	761	ALLIANZ INS GRP	94,701	49	0	0
Allianz Life Ins Co Of NY	64190	761	ALLIANZ INS GRP	2,910	7	0	0
American Benefit Life Ins Co	66001	3436	LIBERTY LIFE GRP TRUST GRP	0	0	2,248,968	3,476
American Continental Ins Co	12321	1	CVS GRP	337,171,630	98,924	18,293,777	11,673
American Family Ins Co	10386	473	AMERICAN FAMILY INS GRP	114,236	21	0	0
American Family Life Assur Co of Col	60380	370	AFLAC GRP	20,388,901	5,123	0	0
American Family Life Assur Co of NY	60526	370	AFLAC GRP	90,238	31	0	0
American Family Mut Ins Co SI	19275	473	AMERICAN FAMILY INS GRP	14,638,321	2,933	0	0
American Fidelity Assur Co	60410	330	AMERICAN FIDELITY CORP GRP	67,032	37	0	0
American Gen Life Ins Co	60488	12	AMERICAN INTL GRP	96,755	54	0	0
American Home Life Ins Co	60542			0	0	152,320	466
American Income Life Ins Co	60577	290	GLOBE LIFE INC GRP	28,056	10	0	0
American Natl Ins Co	60739	408	BROOKFIELD ASSET MGMT REINS PARTN	22,394	8	0	0
American Natl Life Ins Co Of TX	71773	408	BROOKFIELD ASSET MGMT REINS PARTN	16,118,240	4,601	1,595,930	394
American Progressive L&H Ins Of NY	80624	1295	CENTENE CORP GRP	4,311,242	1,038	0	0
American Republic Corp Ins Co	67679	3527	WELLABE MUT HOLDING CO GRP	34,149,906	8,098	0	0
American Republic Ins Co	60836	3527	WELLABE MUT HOLDING CO GRP	55,377,992	12,887	0	0
American Retirement Life Ins Co	88366	901	CIGNA HLTH GRP	349,245,275	135,850	15,796,957	6,953

## 2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

### INDEX OF COMPANIES

Company Name	Individual Company Code	Group Code	Group Name	Prior Three Year Premiums	Prior Three Year Covered Lives	Current Three Year Premiums	Current Three Year Covered Lives
Americo Fin Life & Ann Ins Co	61999	449	FINANCIAL HOLDINGS GRP	24,829,690	10,198	719,128	299
Amerigroup Ins Co	14078	671	ELEVANCE HLTH INC GRP	3,435,809	1,838	11,608,412	7,252
AmeriHealth Ins Co Of NJ	60061	936	INDEPENDENCE HLTH GRP INC GRP	15,512,045	5,411	2,312,398	1,103
Anthem Hlth Plans Inc	60217	671	ELEVANCE HLTH INC GRP	91,600,381	40,853	26,025,207	12,058
Anthem Hlth Plans Of KY Inc	95120	671	ELEVANCE HLTH INC GRP	160,635,954	55,291	27,766,696	15,738
Anthem Hlth Plans of ME Inc	52618	671	ELEVANCE HLTH INC GRP	41,816,929	15,744	16,748,998	7,083
Anthem Hlth Plans of NH	53759	671	ELEVANCE HLTH INC GRP	76,852,759	27,654	19,296,543	10,883
Anthem Hlth Plans of VA Inc	71835	671	ELEVANCE HLTH INC GRP	294,336,907	107,082	53,493,641	40,974
Anthem Ins Co Inc	28207	671	ELEVANCE HLTH INC GRP	142,384,413	49,734	57,278,298	36,635
Assured Life Assn	56499			25,440,003	6,449	2,724,211	1,361
Assurity Life Ins Co	71439	4862	ASSURITY GRP	2,112	5	0	0
Asuris NW Hlth	47350	1207	CAMBIA HEALTH SOLUTIONS INC	15,383,924	5,500	19,138,786	9,185
Aultcare Ins Co	77216	4805	AULTMAN HLTH FOUNDATION GRP	0	0	2,900,802	1,445
Auto Owners Life Ins Co	61190	280	AUTO OWNERS GRP	121,122	27	0	0
Avalon Ins Co	12358	1230	CAPITAL BLUE CROSS GRP	593,731	125	1,846	1
Avera Hlth Plans Inc	95839			18,731,265	9,841	1,041,518	1,197
Bankers Conseco Life Ins Co	68560	233	CNO FINANCIAL GRP	2,289,213	1,107	397,158	373
Bankers Fidelity Assur Co	71919	587	ATLANTIC AMER GRP	37,791,784	12,983	8,000,006	4,217
Bankers Fidelity Life Ins Co	61239	587	ATLANTIC AMER GRP	99,225,903	31,585	3,124,734	1,633
Bankers Life & Cas Co	61263	233	CNO FINANCIAL GRP	156,814,815	36,948	0	0
Bankers Reserve Life Ins Co Of WI	71013	1295	CENTENE CORP GRP	0	0	429,944	505
BCBS Hlthcare Plan of GA Inc	96962	671	ELEVANCE HLTH INC GRP	139,301,574	42,204	158,364	77
BCBS of AL	55433	570	BCBS OF AL GRP	190,198,089	79,787	31,091,213	13,633
BCBS of AZ Inc	53589			108,348,753	35,426	32,217,404	22,715
BCBS Of FL	98167	536	GUIDEWELL MUT HOLDING GRP	385,213,667	141,141	66,700,102	25,225
BCBS of KC	47171	537	BCBS OF KC GRP	49,732,453	15,592	3,469,865	1,483

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BCBS Of KS Inc	70729	430	BCBS OF KS GRP	235,448,743	75,552	21,032,261	12,151
BCBS of MA	53228	3637	BCBS OF MA GRP	478,736,112	174,449	129,223,483	63,293
BCBS of MA HMO Blue Inc	12219	3637	BCBS OF MA GRP	2,345,424	1,132	0	0
BCBS of MI Mut Ins Co	54291	572	BCBS OF MI GRP	318,393,685	90,112	26,957,197	15,101
BCBS Of MS Mut Ins Co	60111	1126	MISSISSIPPI INS GRP	28,399,140	7,608	2,103,316	714
BCBS of NC Inc	54631	758	BCBS OF NC GRP	344,525,215	121,516	40,964,865	34,133
BCBS of ND	55891			86,400,364	28,620	14,678,893	8,917
BCBS Of NE	77780	4858	BCBS OF NE GRP	153,478,412	49,683	16,316,365	11,400
BCBS of RI	53473			55,092,167	20,549	3,298,649	1,918
BCBS Of SC Inc	38520	661	BCBS OF SC GRP	142,790,824	50,114	26,929,524	18,544
BCBS of TN Inc	54518	3498	BCBS OF TN GRP	117,488,364	38,448	22,289,441	13,463
BCBS of VT	53295	4745	BCBS OF VT GRP	6,657,308	2,092	1,014,010	464
BCBS of WI	54003	671	ELEVANCE HLTH INC GRP	47,847,366	11,330	31,981	11
BCBS of WY	53767			19,546,626	6,995	3,923,592	2,241
BCBSM Inc	55026	461	BCBS OF MN GRP	0	0	488,884,987	153,667
Blue Care Network Of MI	95610	572	BCBS OF MI GRP	28,481,252	8,972	0	0
Blue Cross of ID Care Plus Inc	15022	1290	BLUE CROSS OF ID GRP	6,484,748	2,136	5,329,706	2,654
Blue Cross of ID Hlth Serv Inc	60095	1290	BLUE CROSS OF ID GRP	11,920,374	3,203	0	0
BridgeSpan Hlth Co	95303	1207	CAMBIA HEALTH SOLUTIONS INC	372,887	95	0	0
Capital Advantage Ins Co	41203	1230	CAPITAL BLUE CROSS GRP	39,406,261	20,310	3,651,280	3,063
Capital Blue Cross	54720	1230	CAPITAL BLUE CROSS GRP	12,368,636	8,015	0	0
Capitol Life Ins Co	61581	3436	LIBERTY LIFE GRP TRUST GRP	0	0	36,742,016	27,195
Carefirst of MD Inc	47058	380	CAREFIRST INC GRP	114,330,916	29,901	0	0
Catholic Life Ins	57347			437,772	221	178,242	103
Catholic United Financial	57053			1,065,580	455	1,080,190	561
CDPHP Universal Benefits Inc	47027	4708	CDPHP INC GRP	2,240,531	418	10,921	2



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Celtic Ins Co	80799	1295	CENTENE CORP GRP	3,832,601	851	0	0
Central Security Life Ins Co	61735	526	MAXIMUM CORP GRP	6,233	6	0	0
Central States H & L Co Of Omaha	61751	690	CENTRAL STATES GRP	7,976,598	2,660	14,958,861	9,390
Central States Ind Co Of Omaha	34274	31	BERKSHIRE HATHAWAY GRP	53,493,180	13,798	0	0
Christian Fidelity Life Ins Co	61859	574	AMERCO CORP GRP	13,033,503	2,571	1,498	0
Cigna Hlth & Life Ins Co	67369	901	CIGNA HLTH GRP	379,991,085	158,455	153,001,674	80,765
Cigna Natl Hlth Ins Co	61727	901	CIGNA HLTH GRP	1,915,310	378	36,718,692	33,374
Cincinnati Equitable Life Ins Co	88064	67	MICHIGAN FARM BUREAU GRP	10,600	6	0	0
CMFG Life Ins Co	62626	306	TRUSTAGE GRP	3,171	3	0	0
Colonial Penn Life Ins Co	62065	233	CNO FINANCIAL GRP	382,054,222	125,548	84,875,847	40,375
Columbian Mut Life Ins Co	62103	535	COLUMBIAN LIFE GRP	1,041,381	246	0	0
Combined Ins Co Of Amer	62146	626	CHUBB LTD GRP	43,247,603	12,405	2,074,245	4,580
Community Ins Co	10345	671	ELEVANCE HLTH INC GRP	119,103,349	53,385	46,591,797	17,325
Communitycare Life & Hlth Ins Co	89008	3487	COMMUNITYCARE GRP	807,903	177	0	0
Companion Life Ins Co	77828	661	BCBS OF SC GRP	8,752,159	2,554	134,292	59
Compbenefits Ins Co	60984	119	HUMANA GRP	488,347	269	44,121,752	29,901
Compcare Hlth Serv Ins Corp	95693	671	ELEVANCE HLTH INC GRP	168,786	27	0	0
Connecticut Gen Life Ins Co	62308	901	CIGNA HLTH GRP	319,818	116	0	0
Continental Gen Ins Co	71404			36,020,299	8,451	0	0
Continental Life Ins Co Brentwood	68500	1	CVS GRP	431,362,731	150,060	182,223,179	117,824
Country Life Ins Co	62553	50	COUNTRY INS & FIN SERV GRP	48,863,681	14,613	4,423,149	2,882
Coventry Hlth & Life Ins Co	81973	1	CVS GRP	2,801,420	555	0	0
CSI Life Ins Co	82880	31	BERKSHIRE HATHAWAY GRP	31,650,527	11,943	2,468,482	1,248
Dean Hlth Plan Inc	96156	1552	MEDICA GRP	28,859,768	15,268	27,711	15
Educators Hlth Plans Life Accident &	12515	126	EDUCATORS MUT GRP	784,285	527	1,746,642	1,192
Educators Mut Ins Assoc	81701	126	EDUCATORS MUT GRP	1,232,625	351	299,255	117

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Elips Life Ins Co	85561	181	SWISS RE GRP	0	0	16,685,245	16,436
EmblemHealth Plan Inc	55239	1127	EMBLEM HLTH GRP	3,261,730	899	441,451	430
Empheysys Ins Co	88595	119	HUMANA GRP	0	0	3,919,113	2,822
Empire Healthchoice Assur Inc	55093	671	ELEVANCE HLTH INC GRP	66,197,674	23,002	74,454,831	28,719
EPIC Life Ins Co	64149	68	WISCONSIN PHYSICIANS SERV INS GRP	473,729	191	7,267,391	3,475
Erie Family Life Ins Co	70769	213	ERIE INS GRP	2,790,921	1,640	9,951,033	7,441
Everence Assn Inc	57991	4616	EVERENCE GRP	36,461,505	15,215	5,772,643	3,686
Everest Reins Co	26921	1120	EVEREST REINS HOLDINGS GRP	17,176,872	7,274	689,908	325
Excellus Hlth Plan Inc	55107	1186	LIFETIME HLTHCARE GRP	17,423,760	5,493	14,734,455	6,970
Fallon Hlth & Life Assur Co	66828	4741	FALLON GRP	2,460,156	1,025	1,364,745	755
Family Life Ins Co	63053	1117	MANHATTAN LIFE GRP	20,231,998	3,844	809,658	481
Federal Life Ins Co	63223	4966	INSURANCE CAPITAL GRP	3,282	1	2,627,119	2,145
Fidelity Standard Life Ins Co	94790	4784	DG ELMORE GRP	92,084	40	0	0
First Care Inc	60113	380	CAREFIRST INC GRP	29,679,813	12,632	15,143,193	10,357
First Comm Hlth Plan Inc	47051			5,177,216	2,411	1,087,971	0
First Hlth Life & Hlth Ins Co	90328	1	CVS GRP	19,414,510	7,120	3,746,213	2,130
Forethought Life Ins Co	91642	3891	GLOBAL ATLANTIC GRP	27,271,894	6,383	0	0
Garden State Life Ins Co	63657	408	BROOKFIELD ASSET MGMT REINS PARTN	0	0	7,758,085	3,340
GCU	56693			9,197,862	3,070	63,394	29
Genworth Life & Ann Ins Co	65536	4011	GENWORTH FIN GRP	31,415,740	8,706	0	0
Genworth Life Ins Co	70025	4011	GENWORTH FIN GRP	613,219	150	0	0
Gerber Life Ins Co	70939	836	WEST SOUTHERN GRP	57,089,538	12,745	0	0
Globe Life & Accident Ins Co	91472	290	GLOBE LIFE INC GRP	12,813,753	5,095	1,746,101	1,504
Globe Life Ins Co of NY	74101	290	GLOBE LIFE INC GRP	32,999,178	23,323	9,924,186	11,225
Golden Rule Ins Co	62286	707	UNITEDHEALTH GRP	10,782,947	3,278	0	0
Government Personnel Mut Life Ins Co	63967	4712	GPM LIFE GRP	16,529,030	4,247	0	0

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GPM Hlth & Life Ins Co	67059	4712	GPM LIFE GRP	45,494,959	20,742	8,384,676	4,270
Great Southern Life Ins Co	90212	449	FINANCIAL HOLDINGS GRP	10,289,427	5,218	27,697,818	15,750
Group Hlth Coop of Eau Claire	95192			12,128	2	0	0
Group Hlth Coop of S Central WI	95311			3,230,273	1,046	332,333	158
Group Hospitalization & Med Srves	53007	380	CAREFIRST INC GRP	22,439,211	6,680	0	0
Guarantee Trust Life Ins Co	64211	687	GUARANTEE TRUST GRP	22,068,535	7,386	3,865,725	1,519
Hartford Life & Accident Ins Co	70815	91	HARTFORD FIRE & CAS GRP	980,961	334	289,324	104
Hawaii Medical Serv Assn	49948			87,427	24	0	0
HCSC Ins Serv Co	78611	917	HCSC GRP	0	0	13,151,499	14,752
Health Alliance Medical Plans	77950	1192	CARLE HOLDING CO GRP	4,390,552	1,249	740,235	321
Health Care Serv Corp A Mut Legal Re	70670	917	HCSC GRP	1,382,430,465	435,397	252,404,499	130,309
Health First Ins Inc	14140	4740	HEALTH FIRST GRP	0	0	30,082	0
Health Net Hlth Plan of OR Inc	95800	1295	CENTENE CORP GRP	1,593,279	467	0	0
Health Net Life Ins Co	66141	1295	CENTENE CORP GRP	93,562,408	31,065	28,059,267	10,548
Health Tradition Hlth Plan Inc	96628	4939	WEA GRP	3,272,821	1,233	96,706	52
Healthy Alliance Life Ins Co	78972	671	ELEVANCE HLTH INC GRP	74,998,854	25,886	28,270,606	15,055
Heartland Natl Life Ins Co	66214			14,922,711	3,630	16,211,899	10,552
Highmark BCBSD Inc	53287	812	HIGHMARK GRP	16,681,930	6,486	6,966,536	4,137
Highmark Inc	54771	812	HIGHMARK GRP	181,449,313	64,193	22,332,779	11,554
Highmark West Virginia Inc.	54828	812	HIGHMARK GRP	17,584,417	5,379	2,332,401	1,176
Highmark Western & Northeastern NY	55204	812	HIGHMARK GRP	2,931,911	661	6,437,023	2,898
HMO dba Blue Plus	95649	461	BCBS OF MN GRP	31,922	11	0	0
HNE Ins Co	14198	4756	BAYSTATE HLTH GRP	6,394,114	2,098	3,622,610	2,480
Horizon Ins Co	14690	1202	BCBS OF NJ GRP	189,564,717	55,606	36,196,616	14,213
HPHC Ins Co Inc	18975	4742	POINT32HEALTH INC GRP	103,910,321	37,109	24,673,938	10,543
Humana Benefit Plan of IL Inc	60052	119	HUMANA GRP	34,662,229	16,112	39,711,231	21,351

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Humana Hlth Benefit Plan of LA Inc	95642	119	HUMANA GRP	3,376,484	1,144	49,605	25
Humana Hlth Ins Co Of FL Inc	69671	119	HUMANA GRP	9,212,555	3,948	0	0
Humana Hlth Plan Inc	95885	119	HUMANA GRP	2,252,883	986	1,142,072	509
Humana Ins Co	73288	119	HUMANA GRP	377,648,286	128,574	58,322,200	26,813
Humana Ins Co Of KY	60219	119	HUMANA GRP	9,543,049	3,190	0	0
Humana Ins Co of NY	12634	119	HUMANA GRP	10,889,497	5,038	5,642,024	3,255
Humana Ins Co Of PR Inc	84603	119	HUMANA GRP	0	0	1,791,795	1,028
Humanadental Ins Co	70580	119	HUMANA GRP	69,809,126	31,648	69,858,955	36,914
IA Amer Life Ins Co	91693	315	INDUSTRIAL ALLIANCE GRP	21,421	20	0	0
Idealife Ins Co	97764	31	BERKSHIRE HATHAWAY GRP	153,851	28	0	0
Independence Amer Ins Co	26581			0	0	797,247	524
Independence Hospital Ind Plan Inc	54704	936	INDEPENDENCE HLTH GRP INC GRP	32,697,611	23,994	1,958,818	1,790
Individual Assur Co Life Hlth & Acc	81779	2858	HOMESHIELD CAPITAL GRP	22,959,398	6,585	5,260,110	1,972
Jackson Natl Life Ins Co	65056	918	JACKSON NATL GRP	106,726	65	0	0
Jefferson Natl Life Ins Co	64017	140	NATIONWIDE CORP GRP	246,495	56	0	0
John Alden Life Ins Co	65080	5026	21ST CENTURY LIFE & HEALTH CO GRP	143,289	42	0	0
Kaiser Found Hlth Plan of WA Options	47055	601	KAISER FOUNDATION GRP	883,862	367	0	0
Kansas City Life Ins Co	65129	588	KANSAS CITY LIFE INS GRP	4,033	1	0	0
KSKJ Life	56227			3,131,418	617	0	0
Liberty Bankers Life Ins Co	68543	3436	LIBERTY LIFE GRP TRUST GRP	10,208,252	3,774	160,235	65
Liberty Natl Life Ins Co	65331	290	GLOBE LIFE INC GRP	1,243,566	641	0	0
LifeSecure Ins Co	77720	572	BCBS OF MI GRP	745	2	0	0
Lincoln Heritage Life Ins Co	65927			1,164,051	229	0	0
Louisiana Hlth Serv & Ind Co	81200	438	LOUISIANA HLTH SERV GRP	90,734,585	31,332	21,164,372	13,983
Loyal Amer Life Ins Co	65722	901	CIGNA HLTH GRP	176,498,143	53,588	20,838,711	8,933
Loyal Christian Benefit Assn	56758			2,256,430	886	0	0

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Lumico Life Ins Co	73504	181	SWISS RE GRP	28,467,638	14,919	48,081,663	28,075
Magna Ins Co	61018			0	0	129,514	110
Manhattan Life Ins Co	65870	1117	MANHATTAN LIFE GRP	103,379,555	32,099	4,918,606	1,741
ManhattanLife Ins & Ann Co	61883	1117	MANHATTAN LIFE GRP	270,823	68	55,344,948	51,377
ManhattanLife of Amer Ins Co	16755	1117	MANHATTAN LIFE GRP	0	0	124,538	190
Massachusetts Mut Life Ins Co	65935	435	MASS MUT LIFE INS GRP	863,673	411	0	0
MassMutual Ascend Life Ins Co	63312	435	MASS MUT LIFE INS GRP	2,110,060	427	0	0
McLaren Hlth Plan Comm	14217	4700	MCLAREN HLTH GRP	0	0	586,912	324
Medica Hlth Plans	52626	1552	MEDICA GRP	37,508,189	11,824	2,788,061	882
Medica Ins Co	12459	1552	MEDICA GRP	0	0	1,462,698	1,615
Medical Hlth Insuring Corp of OH	95828	730	MEDICAL MUT OF OH GRP	211,443,467	93,161	47,592,684	31,286
Medical Mut Of OH	29076	730	MEDICAL MUT OF OH GRP	20,400,108	7,186	30,555	25
Medico Corp Life Ins Co	79987	3527	WELLABE MUT HOLDING CO GRP	118,906,124	42,924	32,251,867	22,644
Medico Ins Co	31119	3527	WELLABE MUT HOLDING CO GRP	57,982,360	15,992	36,412,782	38,372
Medico Life & Hlth Ins Co	65641	3527	WELLABE MUT HOLDING CO GRP	6,306,773	2,597	1,363,467	1,115
Medisun Inc	95982			3,096	1	0	0
MedMutual Life Ins Co	62375	730	MEDICAL MUT OF OH GRP	564,535	158	0	0
Members Hlth Ins Co	94587	4677	TENNESSEE RURAL HLTH GRP	2,507,284	1,114	1,219,493	843
MercyCare HMO Inc	12195	3595	MERCY HLTH CORP GRP	0	0	3,027,745	1,144
Metropolitan Life Ins Co	65978	241	METROPOLITAN GRP	1,369	1	0	0
Mid West Natl Life Ins Co Of TN	66087	707	UNITEDHEALTH GRP	3,528	6	0	0
Missouri Valley Life & Hlth Ins Co	76040	537	BCBS OF KC GRP	0	0	1,087,688	808
Moda Hlth Plan Inc	47098	1313	OREGON DENTAL SERV GRP	52,580,884	22,515	6,117,916	3,273
Montana Hlth Cooperative	14933			0	0	2,778,413	2,078
Mutual Of Omaha Ins Co	71412	261	MUTUAL OF OMAHA GRP	574,861,249	176,215	174,165,073	164,149
Nassau Life & Ann Co	93734	4736	GGC GRP	35,051,818	7,799	0	0

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Nassau Life Ins Co of KS	68284	4736	GGC GRP	4,414,502	1,028	1,408,792	1,730
National Cas Co	11991	140	NATIONWIDE CORP GRP	2,995	3	0	0
National Guardian Life Ins Co	66583	1211	NATIONAL GUARDIAN LIFE INS GRP	5,035,878	1,697	13,468,825	4,212
National Hlth Ins Co	82538	8	ALLSTATE INS GRP	1,158,474	494	40,387,075	19,463
Nationwide Life Ins Co	66869	140	NATIONWIDE CORP GRP	2,545,494	660	0	0
Natl Foundation Life Ins Co	98205	707	UNITEDHEALTH GRP	4,953	2	0	0
New Era Life Ins Co	78743	520	NEW ERA LIFE GRP	69,790,152	22,421	14,314,817	10,243
New Era Life Ins Co Of Midwest	69698	520	NEW ERA LIFE GRP	40,487,166	15,156	5,787,698	4,228
New York Life Ins Co	66915	826	NEW YORK LIFE GRP	592,818	150	0	0
North Amer Ins Co	68349	574	AMERCO CORP GRP	5,610,715	1,062	0	0
Old Amer Ins Co	67199	588	KANSAS CITY LIFE INS GRP	700	2	0	0
Old Surety Life Ins Co	67326	4922	ENTERPRISE INVESTMENTS GRP	52,850,367	19,474	15,204,741	11,167
Omaha Ins Co	13100	261	MUTUAL OF OMAHA GRP	659,378,428	239,388	161,173,587	122,627
Omaha Supplemental Ins Co	16537	261	MUTUAL OF OMAHA GRP	16,708,793	9,767	103,048,569	72,266
Order of United Commercial Travelers	56383			21,485,806	4,177	425,126	481
Oxford Life Ins Co	76112	574	AMERCO CORP GRP	21,162,213	5,010	1,258,970	659
Pacificare Life & Hlth Ins Co	70785	707	UNITEDHEALTH GRP	6,387,572	1,916	0	0
Pacificsource Hlth Plans	54976	4704	PACIFICSOURCE HLTH PLAN GRP	0	0	5,528	3
Pan Amer Life Ins Co	67539	525	PAN AMER LIFE GRP	3,588,757	1,832	4,455,415	2,315
Paramount Ins Co	11518	1212	PROMEDICA HLTH SYSTEM GRP	2,550,797	877	548,441	306
Pekin Life Ins Co	67628	153	PEKIN INS GRP	28,856,861	9,737	9,874,251	6,700
Philadelphia Amer Life Ins Co	67784	520	NEW ERA LIFE GRP	109,399,575	42,732	24,438,597	17,397
Physicians Life Ins Co	72125	367	PHYSICIANS MUT GRP	59,588,156	17,718	78,959,509	56,872
Physicians Mut Ins Co	80578	367	PHYSICIANS MUT GRP	192,439,160	73,942	744,192	358
Polish Falcons Of Amer	56820			313,836	105	0	0
Premera Blue Cross	47570	962	PREMERA BLUE CROSS GRP	107,921,130	37,284	24,603,173	14,126

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Principal Life Ins Co	61271	332	PRINCIPAL FIN GRP	24,973,527	6,116	0	0
Priority Hlth	95561	3383	COREWELL HLTH GRP	0	0	38,560,419	17,698
Providence Hlth Assur	15203	4788	PROVIDENCE HLTH GRP	0	0	4,854,325	2,941
Provident Amer Life & Hlth Ins Co	67903	901	CIGNA HLTH GRP	3,706,275	642	0	0
Prudential Ins Co Of Amer	68241	304	PRUDENTIAL OF AMER GRP	17,669	7	0	0
Puritan Life Ins Co of Amer	71390	4903	CALTON HOLDINGS GRP	23,583,199	9,698	6,567,448	2,315
QCC Ins Co	93688	936	INDEPENDENCE HLTH GRP INC GRP	3,942,160	1,697	15,598,920	7,406
Qualchoice Life & Hlth Ins Co Inc	70998	1295	CENTENE CORP GRP	4,361,044	21,224	516,298	3,470
Quartz Hlth Benefit Plans Corp	95796	4870	UNIVERSITY HLTH CARE & GUNDERSEN	4,957,516	1,733	577,608	166
Quartz Hlth Ins Corp	95341	4870	UNIVERSITY HLTH CARE & GUNDERSEN	2,725,447	889	0	0
Quartz Hlth Plan Corp	95101	4870	UNIVERSITY HLTH CARE & GUNDERSEN	3,686,695	1,519	385,902	159
Regence BCBS of OR	54933	1207	CAMBIA HEALTH SOLUTIONS INC	27,490,685	7,892	19,415,481	9,295
Regence BCBS of UT	54550	1207	CAMBIA HEALTH SOLUTIONS INC	43,392,090	14,619	13,073,140	7,468
Regence BlueShield	53902	1207	CAMBIA HEALTH SOLUTIONS INC	85,899,578	30,476	57,263,189	29,866
Regence Blueshield Of ID Inc	60131	1207	CAMBIA HEALTH SOLUTIONS INC	8,572,398	2,540	2,443,871	1,349
Reliastar Life Ins Co	67105	4832	VOYA FINANCIAL GRP	3,760	1	0	0
Renaissance Life & Hlth Ins Co of Am	61700	477	RENAISSANCE HLTH SERV CORP GRP	3,370,554	1,183	454,495	165
Reserve Natl Ins Co	68462	730	MEDICAL MUT OF OH GRP	29,323,623	9,181	2,952,934	233
Resource Life Ins Co	61506	233	CNO FINANCIAL GRP	0	0	3,404	2
Rocky Mountain Hospital & Medical	11011	671	ELEVANCE HLTH INC GRP	81,959,612	26,173	25,734,580	16,567
Royal Neighbors Of Amer	57657			11,060,731	2,181	0	0
Ryder Hlth Plan Inc	95743			0	0	4,700	6
S USA Life Ins Co Inc	60183	4947	PROSPERITY LIFE INS GRP	13,177,173	5,637	3,845,151	3,020
Sagicor Life Ins Co	60445			9,851	3	0	0
Sanford Hlth Plan	95683	1246	SANFORD HLTH GRP	3,929,823	1,560	737,218	424
Sanford Hlth Plan of MN	95725	1246	SANFORD HLTH GRP	171,275	47	0	0

## 2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

### INDEX OF COMPANIES

Company Name	Individual Company Code	Group Code	Group Name	Prior Three Year Premiums	Prior Three Year Covered Lives	Current Three Year Premiums	Current Three Year Covered Lives
SBLI USA Life Ins Co Inc	60176	4947	PROSPERITY LIFE INS GRP	5,568,918	2,482	5,292,917	6,208
Security Hlth Plan of WI Inc	96881			9,036,402	3,064	1,115,045	567
Sentinel Security Life Ins Co	68802	4824	ADVANTAGE CAPITAL GRP	25,815,767	6,940	1,083,862	473
Shelter Life Ins Co	65757	123	SHELTER INS GRP	141,038	59	0	0
Shenandoah Life Ins Co	68845	4947	PROSPERITY LIFE INS GRP	12,761,537	5,195	3,775,738	1,833
Sierra Hlth & Life Ins Co Inc	71420	707	UNITEDHEALTH GRP	4,764,392	1,110	0	0
SILAC Ins Co	62952	4888	STERLING FINANCIAL INS GRP INC	62,565,309	14,777	0	0
SilverScript Ins Co	12575	1	CVS GRP	0	0	9,624	5
Southern Guar Ins Co	19178			18,786,067	10,217	12,508,808	7,187
Southwest Serv Life Ins Co	82430	1339	CROY HALL MGMT GRP	115,693	24	0	0
SPJST	57436			286,310	55	0	0
Standard Life & Accident Ins Co	86355	408	BROOKFIELD ASSET MGMT REINS PARTN	27,972,139	12,257	0	0
Standard Life & Cas Ins Co	71706	1117	MANHATTAN LIFE GRP	863,933	346	0	0
State Farm Mut Auto Ins Co	25178	176	STATE FARM GRP	254,613,742	76,556	45,569,623	26,663
State Mut Ins Co	69132			8,090,904	2,140	2,472,003	1,699
Sterling Investors Life Ins Co	89184	4888	STERLING FINANCIAL INS GRP INC	16,793,257	6,784	2,128,202	1,038
Sterling Life Ins Co	77399	901	CIGNA HLTH GRP	38,971,404	9,837	30,972	8
Summa Ins Co Inc	10649	3259	SUMMA HLTH GRP	0	0	86,141	22
Supreme Council The Royal Arcanum	58181			0	0	2,102,087	1,709
Takecare Ins Co Inc	11093			66,601	58	3,530	5
Talcott Resolution Life Ins Co	88072	4926	TALCOTT HOLDINGS GRP	1,088,868	419	0	0
The Vt Hlth Plan LLC	95696	4745	BCBS OF VT GRP	17,595,951	7,941	4,489,220	2,651
THP Ins Co	60016	1297	HEALTH PLAN GRP	17,420,738	5,558	410,273	298
Thrivent Financial For Lutherans	56014			118,325,850	48,042	12,179,113	6,323
Tier One Ins Co	92908	370	AFLAC GRP	0	0	280,214	1,347
Transamerica Financial Life Ins Co	70688	468	AEGON US HOLDING GRP	14,680,165	4,630	2,621,840	1,267



## 2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

### INDEX OF COMPANIES

Company Name	Individual Company Code	Group Code	Group Name	Prior Three Year Premiums	Prior Three Year Covered Lives	Current Three Year Premiums	Current Three Year Covered Lives
Transamerica Life Ins Co	86231	468	AEGON US HOLDING GRP	295,274,717	115,672	26,446,346	13,053
TRH Hlth Ins Co	89005	4677	TENNESSEE RURAL HLTH GRP	130,007,109	50,745	13,883,518	11,600
Triple S Salud Inc	55816	536	GUIDEWELL MUT HOLDING GRP	0	0	11,782,000	7,128
Trustmark Ins Co	61425	276	TRUSTMARK MUT HOLDING CO GRP	6,363	2	0	0
Tufts Ins Co Inc	60117	4742	POINT32HEALTH INC GRP	23,556,862	10,212	8,137,772	3,525
UCare Hlth Inc	12924	4380	UCARE GRP	0	0	1,322,739	727
UCare MN	52629	4380	UCARE GRP	28,875	10	0	0
Unicare Life & Hlth Ins Co	80314	671	ELEVANCE HLTH INC GRP	8,970,935	2,255	0	0
Unified Life Ins Co	11121			3,530,504	1,147	0	0
Union Fidelity Life Ins Co	62596	350	GENERAL ELECTRIC GRP	67,460	28	0	0
Union Labor Life Ins Co	69744	781	UNION LABOR GRP	124,163	68	0	0
Union Security Ins Co	70408	306	TRUSTAGE GRP	5,488,742	2,968	11,408,544	7,032
United Amer Ins Co	92916	290	GLOBE LIFE INC GRP	257,940,669	106,798	109,312,326	60,755
United Farm Family Life Ins Co	69892	542	INDIANA FARM BUREAU GRP	28,028	13	0	0
United Heritage Life Ins Co	63983	2878	UNITED HERITAGE MUT GRP	862	0	0	0
United Hlthcare Ins Co Of NY	60093	707	UNITEDHEALTH GRP	962,364,835	276,166	214,595,657	78,969
United Hlthcare of AL Inc	95784	707	UNITEDHEALTH GRP	439,201	162	0	0
United Hlthcare of AZ Inc	96016	707	UNITEDHEALTH GRP	1,867	1	0	0
United Ins Co Of Amer	69930	215	KEMPER CORP GRP	119,890	74	8,358,531	5,864
United Natl Life Ins Co Of Amer	92703	687	GUARANTEE TRUST GRP	2,932,176	679	0	0
United Of Omaha Life Ins Co	69868	261	MUTUAL OF OMAHA GRP	709,327,696	185,171	61,094,465	34,866
United Security Assur Co Of PA	42129			9,795	3	0	0
United States Fire Ins Co	21113	158	FAIRFAX FIN GRP	0	0	7,629,624	3,441
United World Life Ins Co	72850	261	MUTUAL OF OMAHA GRP	508,226,223	195,129	220,961,578	159,640
UnitedHealthcare Ins Co	79413	707	UNITEDHEALTH GRP	8,718,672,722	2,989,153	1,656,707,426	981,898
UnitedHealthcare Ins Co of Amer	84549	707	UNITEDHEALTH GRP	0	0	36,990,953	39,450

## 2022 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS

### INDEX OF COMPANIES

Company Name	Individual Company Code	Group Code	Group Name	Prior Three Year Premiums	Prior Three Year Covered Lives	Current Three Year Premiums	Current Three Year Covered Lives
Universal Fidelity Life Ins Co	70122	4989	SENECA INTL LTD GRP	4,277,404	1,357	146,324	120
Upmc Hlth Benefits Inc	11018	1324	UPMC HLTH SYSTEM GRP	219,175	96	0	0
US Hlth & Life Ins Co Inc	97772	4859	ASCENSION HLTH GRP	0	1	0	0
USAA Life Ins Co	69663	200	UNITED SERV AUTOMOBILE ASSN GRP	336,765,684	114,555	80,041,496	41,323
USAble Life	94358	876	ARKANSAS BCBS GRP	11,662	1	0	0
USAble Mut Ins Co	83470	876	ARKANSAS BCBS GRP	251,390,292	96,480	30,206,270	19,910
UTMB Hlth Plans Inc	95764			299,334	91	0	0
Voya Retirement Ins & Ann Co	86509	4832	VOYA FINANCIAL GRP	2,131	1	0	0
Washington Natl Ins Co	70319	233	CNO FINANCIAL GRP	23,008,749	5,898	4,257,666	8,647
Wellmark Inc	88848	770	WELLMARK INC GRP	406,097,904	132,210	52,053,591	29,751
Wellmark Of SD Inc	60128	770	WELLMARK INC GRP	53,092,302	17,323	11,595,527	6,732
Western Catholic Union	57711			1,341,215	371	0	0
Western United Life Assur Co	85189	1117	MANHATTAN LIFE GRP	31,868,768	14,147	7,107,371	3,292
Wilcac Life Ins Co	62413	4213	WILTON RE GRP	266,977	76	0	0
Wisconsin Physicians Serv Ins Corp	53139	68	WISCONSIN PHYSICIANS SERV INS GRP	125,914,899	33,322	49,935,211	30,060
WMI Mut Ins Co	68420			396,906	168	209,248	135
WPS Hlth Plan Inc	10159	68	WISCONSIN PHYSICIANS SERV INS GRP	50,263	9	0	0

## **SAMPLE MEDICARE SUPPLEMENT INSURANCE EXHIBIT**

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2022  
(To Be Filed by March 1)  
FOR THE STATE OF \_\_\_\_\_

NAIC Group Code \_\_\_\_\_

NAIC Company Code \_\_\_\_\_

Address (City, State and Zip Code) \_\_\_\_\_

Person Completing This Exhibit \_\_\_\_\_

Title \_\_\_\_\_

Telephone Number \_\_\_\_\_

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 Policy Marketing Trade Name	Policies Issued Through 2019			Policies Issued in 2020, 2021, 2022					
										11 Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	16 Incurred Claims		18 Number of Covered Lives		
										12 Amount	13 Percent of Premiums Earned			17 Amount	17 Percent of Premiums Earned			
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
0199999 TOTAL EXPERIENCE ON INDIVIDUAL POLICIES										.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
0299999 TOTAL EXPERIENCE ON GROUP POLICIES										.....	.....	.....	.....	.....	.....	.....	.....	.....

GENERAL INTERROGATORIES

1. If the response in Column 1 is no, give full and complete details .....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c) (3) (E) for this state
  - 2.1 Address: .....
  - 2.2 Contact Person and Phone Number: .....
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h) (3) (B).
  - 3.1 Address: .....
  - 3.2 Contact Person and Phone Number: .....
4. Explain any policies identified above as policy type "O" .....