

2021 Medicare Supplement Loss Ratios

2022

The NAIC is the authoritative source for insurance industry information. Our expert solutions support the efforts of regulators, insurers and researchers by providing detailed and comprehensive insurance information. The NAIC offers a wide range of publications in the following categories:

Accounting & Reporting

Information about statutory accounting principles and the procedures necessary for filing financial annual statements and conducting risk-based capital calculations.

Consumer Information

Important answers to common questions about auto, home, health and life insurance — as well as buyer's guides on annuities, long-term care insurance and Medicare supplement plans.

Financial Regulation

Useful handbooks, compliance guides and reports on financial analysis, company licensing, state audit requirements and receiverships.

Legal

Comprehensive collection of NAIC model laws, regulations and guidelines; state laws on insurance topics; and other regulatory guidance on antifraud and consumer privacy.

Market Regulation

Regulatory and industry guidance on market-related issues, including antifraud, product filing requirements, producer licensing and market analysis.

NAIC Activities

NAIC member directories, in-depth reporting of state regulatory activities and official historical records of NAIC national meetings and other activities.

Special Studies

Studies, reports, handbooks and regulatory research conducted by NAIC members on a variety of insurance related topics.

Statistical Reports

Valuable and in-demand insurance industry-wide statistical data for various lines of business, including auto, home, health and life insurance.

Supplementary Products

Guidance manuals, handbooks, surveys and research on a wide variety of issues.

Capital Markets & Investment Analysis

Information regarding portfolio values and procedures for complying with NAIC reporting requirements.

White Papers

Relevant studies, guidance and NAIC policy positions on a variety of insurance topics.

**For more information about NAIC
publications, visit us at:**

http://www.naic.org//prod_serv_home.htm

© 2022 National Association of Insurance Commissioners. All rights reserved.

ISBN: 978-1-64179-184-7

Printed in the United States of America

No part of this book may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording, or any storage or retrieval system, without written permission from the NAIC.

NAIC Executive Office
444 North Capitol Street, NW
Suite 700
Washington, DC 20001
202.471.3990

NAIC Central Office
1100 Walnut Street
Suite 1500
Kansas City, MO 64106
816.842.3600

NAIC Capital Markets
& Investment Analysis Office
One New York Plaza, Suite 4210
New York, NY 10004
212.398.9000

TABLE OF CONTENTS

2021 MEDICARE SUPPLEMENT LOSS RATIOS

INTRODUCTION	1
Qualifications	2
MEDICARE SUPPLEMENT INSURANCE EXPERIENCE SUMMARY	3
U.S. and U.S. Territories Summary	4
10-Year Summary	5
By State Totals	6
Number of Covered Lives by State Map	7
INDIVIDUAL POLICIES ISSUED THROUGH 2018	
U.S. and U.S. Territories By Direct Premiums Earned	8
U.S. and U.S. Territories By Company Name	18
INDIVIDUAL POLICIES ISSUED IN 2019, 2020, AND 2021	
U.S. and U.S. Territories By Direct Premiums Earned	28
U.S. and U.S. Territories By Company Name	37
TOTAL INDIVIDUAL POLICIES	
U.S. and U.S. Territories By Direct Premiums Earned	46
U.S. and U.S. Territories By Company Name	57
GROUP POLICIES ISSUED THROUGH 2018	
U.S. and U.S. Territories By Direct Premiums Earned	67
U.S. and U.S. Territories By Company Name	71
GROUP POLICIES ISSUED IN 2019, 2020, AND 2021	
U.S. and U.S. Territories By Direct Premiums Earned	75
U.S. and U.S. Territories By Company Name	78
TOTAL GROUP POLICIES	
U.S. and U.S. Territories By Direct Premiums Earned	81
U.S. and U.S. Territories By Company Name	85
TOTAL POLICIES (INDIVIDUAL AND GROUP)	
U.S. and U.S. Territories By Direct Premiums Earned	89
U.S. and U.S. Territories By Company Name	101
MARKET SHARE BY DIRECT PREMIUMS EARNED	113
Alabama	114
Alaska	115
Arizona	116
Arkansas	117
California	118
Colorado	119
Connecticut	120
Delaware	121
District of Columbia	122
Florida	123
Georgia	124
Hawaii	125
Idaho	126
Illinois	127

Indiana	128
Iowa	129
Kansas	130
Kentucky	131
Louisiana	132
Maine	133
Maryland	134
Massachusetts	135
Michigan	136
Minnesota	137
Mississippi	138
Missouri	139
Montana	140
Nebraska	141
Nevada	142
New Hampshire	143
New Jersey	144
New Mexico	145
New York	146
North Carolina	147
North Dakota	148
Ohio	149
Oklahoma	150
Oregon	151
Pennsylvania	152
Rhode Island	153
South Carolina	154
South Dakota	155
Tennessee	156
Texas	157
Utah	158
Vermont	159
Virginia	160
Washington	161
West Virginia	162
Wisconsin	163
Wyoming	164
Guam	165
N. Mariana Islands	166
Puerto Rico	167
U.S. Virgin Islands	168
COMPANY INDEX	169
Sample Medicare Supplement Insurance Exhibit	183

INTRODUCTION

Included in this report are the 2021 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 2021 exhibit was March 1, 2022. 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 4,527 filings by 323 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 2018; 2) individual policies issued in 2019, 2020, and 2021; 3) total individual policies; 4) group policies issued through 2018; 5) group policies issued in 2019, 2020, and 2021; 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 2021 of \$34.3 billion, with direct claims incurred of \$26.5 billion for all Medicare supplement policies. This resulted in a 77.3% loss ratio. A second table presents a 10-year summary of totals for the years 2012 through 2021. 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 \$25.5 billion, with direct claims incurred of \$19.6 billion in 2021. This resulted in a 77% loss ratio. The loss ratio for individual policies issued through 2018 was slightly lower, at 75.3%. The loss ratio for individual policies issued in 2019, 2020, and 2021 was higher, at 82%.

Total direct premiums earned for all group policies in 2021 were \$8.8 billion, with total direct claims incurred of \$6.9 billion, resulting in a 78.3% loss ratio. The loss ratio for group policies issued through 2018 was slightly lower, at 77.2%; whereas, the loss ratio for group policies issued in 2019, 2020, and 2021 was slightly higher, at 82.5%.

Beginning with the 1994 filings, companies are to report the number of covered lives for each policy form. Total covered lives reported in 2021 for individual and group policies was just over 14 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 323 insurers, summary totals for each company's premiums and the number of covered lives for those years prior to 2018, and a summary total for premiums and the number of covered lives for the years 2019, 2020, and 2021.

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. 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
2021 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:	19,092,548,052	14,371,125,820	75.27%
Experience on Individual Policies Issued in 2019, 2020 and 2021:	6,419,042,274	5,264,757,027	82.02%
Experience on Total Individual Policies:	<u>25,511,590,326</u>	<u>19,635,882,847</u>	<u>76.97%</u>
Experience on Group Policies Issued through 2018:	7,057,808,395	5,451,797,285	77.24%
Experience on Group Policies Issued in 2019, 2020 and 2021:	1,709,496,331	1,410,427,756	82.51%
Experience on Total Group Policies	<u>8,767,304,726</u>	<u>6,862,225,041</u>	<u>78.27%</u>
Experience on Total Individual and Group Policies:	<u>34,278,895,052</u>	<u>26,498,107,888</u>	<u>77.3%</u>

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE SUMMARY
U.S. and U.S. Territories**

TEN YEAR SUMMARY

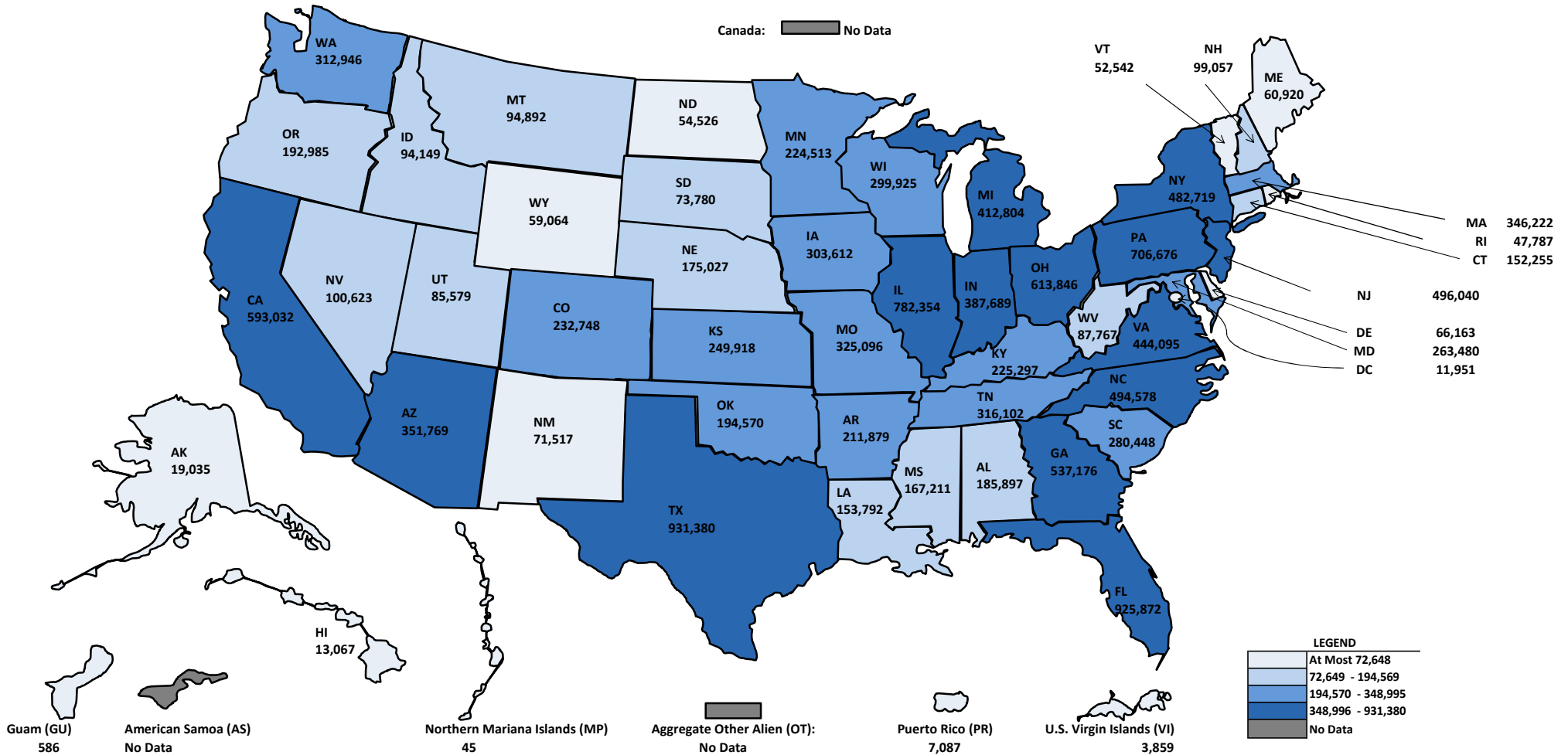
	<u>Direct Premiums Earned (000's)</u>	<u>Direct Claims Incurred (000's)</u>	<u>Direct Claims Incurred to Premiums Earned</u>
Experience on Total Individual Policies Issued :			
2012	17,128,702	13,274,193	77.5%
2013	17,739,081	13,521,662	76.2%
2014	18,546,607	14,069,529	75.9%
2015	19,441,936	15,008,885	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%
Experience on Total Group Policies Issued:			
2012	5,213,811	4,190,292	80.4%
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%
Experience on Total Individual and Group Policies Issued:			
2012	22,342,513	17,464,486	78.2%
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%

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	411,826,018	185,897	ALASKA	41,467,170	19,035
ARIZONA	837,405,125	351,769	ARKANSAS	436,755,030	211,879
CALIFORNIA	1,506,124,321	593,032	COLORADO	511,874,487	232,748
CONNECTICUT	381,471,436	152,255	DELAWARE	160,809,301	66,163
DISTRICT OF COLUMBIA	27,576,847	11,951	FLORIDA	2,482,725,415	925,872
GEORGIA	914,107,691	537,176	GUAM	1,017,233	586
HAWAII	28,421,489	13,067	IDAHO	221,213,102	94,149
ILLINOIS	2,016,594,180	782,354	INDIANA	928,414,078	387,689
IOWA	748,250,472	303,612	KANSAS	617,753,923	249,918
KENTUCKY	548,248,083	225,297	LOUISIANA	375,702,758	153,792
MAINE	163,926,752	60,920	MARYLAND	710,045,671	263,480
MASSACHUSETTS	850,375,053	346,222	MICHIGAN	1,030,323,838	412,804
MINNESOTA	667,070,870	224,513	MISSISSIPPI	403,827,916	167,211
MISSOURI	815,229,164	325,096	MONTANA	216,936,512	94,892
N MARIANA ISLANDS	77,646	45	NEBRASKA	431,824,654	175,027
NEVADA	259,814,454	100,623	NEW HAMPSHIRE	248,316,813	99,057
NEW JERSEY	1,321,380,625	496,040	NEW MEXICO	153,875,909	71,517
NEW YORK	1,341,077,955	482,719	NORTH CAROLINA	1,150,362,866	494,578
NORTH DAKOTA	138,702,408	54,526	OHIO	1,419,546,848	613,846
OKLAHOMA	452,087,353	194,570	OREGON	472,475,721	192,985
PENNSYLVANIA	1,622,350,178	706,676	PUERTO RICO	11,906,786	7,087
RHODE ISLAND	119,000,215	47,787	SOUTH CAROLINA	635,237,548	280,448
SOUTH DAKOTA	170,188,777	73,780	TENNESSEE	743,615,248	316,102
TEXAS	2,255,270,261	931,380	U.S. VIRGIN ISLANDS	7,405,453	3,859
UTAH	194,894,734	85,579	VERMONT	121,599,836	52,542
VIRGINIA	1,011,848,457	444,095	WASHINGTON	772,313,328	312,946
WEST VIRGINIA	218,645,699	87,767	WISCONSIN	814,044,720	299,925
WYOMING	135,536,625	59,064			
Total for All States:			34,278,895,052	14,077,949	

Medicare Supplement Insurance Experience Exhibit

2021 Number of Covered Lives by States



Minimum	1st Quartile	2nd Quartile	3rd Quartile	Maximum
45	72,649	194,570	348,996	931,380

**INDIVIDUAL POLICIES ISSUED THROUGH 2018
BY DIRECT PREMIUMS EARNED**

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Direct Premiums Earned

INDIVIDUAL POLICIES ISSUED THROUGH 2018

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	2,879,431,744	15.081	2,202,562,742	76.5	982,342
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,382,765,179	7.242	1,000,290,422	72.3	459,500
United Of Omaha Life Ins Co	NE	69868	261	749,557,444	3.926	509,707,585	68.0	201,923
Omaha Ins Co	NE	13100	261	616,850,516	3.231	489,077,742	79.3	246,128
Mutual Of Omaha Ins Co	NE	71412	261	581,835,997	3.047	431,845,679	74.2	185,524
United World Life Ins Co	NE	72850	261	401,510,762	2.103	309,722,325	77.1	146,358
BCBS of MA	MA	53228	3637	393,950,705	2.063	351,420,966	89.2	153,757
BCBS Of FL	FL	98167	536	387,310,711	2.029	311,505,649	80.4	143,076
Continental Life Ins Co Brentwood	TN	68500	1	383,853,815	2.010	312,333,202	81.4	133,879
Colonial Penn Life Ins Co	PA	62065	233	380,302,880	1.992	272,863,249	71.7	130,494
Wellmark Inc	IA	88848	770	379,033,885	1.985	312,654,202	82.5	130,305
Humana Ins Co	WI	73288	119	363,019,386	1.901	265,566,717	73.2	132,467
American Continental Ins Co	TN	12321	1	355,558,205	1.862	266,252,518	74.9	112,323
American Retirement Life Ins Co	OH	88366	901	350,784,417	1.837	270,259,544	77.0	126,616
BCBS of MI Mut Ins Co	MI	54291	572	335,395,631	1.757	261,830,587	78.1	96,634
Aetna Hlth & Life Ins Co	CT	78700	1	324,969,828	1.702	265,870,344	81.8	132,149
USAA Life Ins Co	TX	69663	200	320,173,826	1.677	241,791,409	75.5	111,271
BCBS of NC Inc	NC	54631	758	320,071,601	1.676	223,360,372	69.8	114,146
Cigna Hlth & Life Ins Co	CT	67369	901	303,788,951	1.591	267,778,687	88.1	137,819
Anthem Hlth Plans of VA Inc	VA	71835	671	286,886,078	1.503	190,847,903	66.5	102,778
State Farm Mut Auto Ins Co	IL	25178	176	247,129,848	1.294	179,813,852	72.8	76,732
USAble Mut Ins Co	AR	83470	876	245,166,342	1.284	185,950,138	75.8	97,504
United Amer Ins Co	NE	92916	290	214,022,255	1.121	151,328,560	70.7	90,816
BCBS Of KS Inc	KS	70729	430	213,199,013	1.117	164,279,048	77.1	70,483
BCBS of AL	AL	55433	570	191,437,798	1.003	145,516,414	76.0	84,460
Horizon Ins Co	NJ	14690	1202	190,683,870	0.999	150,874,131	79.1	55,383
Physicians Mut Ins Co	NE	80578	367	185,485,840	0.972	134,174,038	72.3	74,679
Transamerica Life Ins Co	IA	86231	468	179,693,554	0.941	138,259,256	76.9	72,385
Highmark Inc	PA	54771	812	174,912,396	0.916	131,248,978	75.0	61,601
Loyal Amer Life Ins Co	OH	65722	901	169,609,613	0.888	132,273,498	78.0	54,545
Bankers Life & Cas Co	IL	61263	233	165,136,123	0.865	114,244,422	69.2	39,349
Anthem Hlth Plans Of KY Inc	KY	95120	671	162,362,986	0.850	112,619,307	69.4	57,452

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Direct Premiums Earned

INDIVIDUAL POLICIES ISSUED THROUGH 2018

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 SC Inc	SC	38520	661	138,789,628	0.727	93,213,070	67.2	48,518
BCBS Hlthcare Plan of GA Inc	GA	96962	671	138,090,345	0.723	91,665,803	66.4	43,179
BCBS Of NE	NE	77780	4858	136,674,837	0.716	101,283,590	74.1	42,274
TRH Hlth Ins Co	TN	89005	4677	129,967,354	0.681	94,380,689	72.6	50,352
Wisconsin Physicians Serv Ins Corp	WI	53139	68	120,247,145	0.630	71,655,586	59.6	31,522
Carefirst of MD Inc	MD	47058	380	120,017,061	0.629	79,450,227	66.2	33,069
BCBS of TN Inc	TN	54518	3498	114,532,217	0.600	75,817,473	66.2	38,608
HPHC Ins Co Inc	MA	18975	4742	113,805,671	0.596	85,254,082	74.9	41,483
Anthem Ins Co Inc	IN	28207	671	112,916,615	0.591	76,035,070	67.3	35,673
Medico Corp Life Ins Co	IA	79987	3527	112,100,141	0.587	87,039,653	77.6	43,042
Manhattan Life Ins Co	NY	65870	1117	110,652,735	0.580	92,796,444	83.9	38,306
Bankers Fidelity Life Ins Co	GA	61239	587	104,115,892	0.545	86,178,010	82.8	37,354
Thrivent Financial For Lutherans	WI	56014		103,168,033	0.540	80,379,666	77.9	43,955
Philadelphia Amer Life Ins Co	TX	67784	520	101,767,325	0.533	86,466,221	85.0	46,712
BCBS of AZ Inc	AZ	53589		96,794,192	0.507	67,867,542	70.1	6,123
Louisiana Hlth Serv & Ind Co	LA	81200	438	90,845,671	0.476	68,488,954	75.4	31,275
Medical Hlth Insuring Corp of OH	OH	95828	730	87,222,056	0.457	66,658,822	76.4	38,953
BCBS of ND	ND	55891		84,079,932	0.440	67,610,270	80.4	28,698
Health Net Life Ins Co	CA	66141	1295	79,466,533	0.416	62,969,147	79.2	28,182
Aetna Life Ins Co	CT	60054	1	76,011,348	0.398	47,036,452	61.9	20,882
Regence BlueShield	WA	53902	1207	75,667,711	0.396	50,876,960	67.2	26,254
SILAC Ins Co	UT	62952	4888	74,403,655	0.390	53,899,876	72.4	19,055
New Era Life Ins Co	TX	78743	520	72,991,837	0.382	60,645,988	83.1	23,739
Rocky Mountain Hospital & Medical	CO	11011	671	72,787,329	0.381	52,140,748	71.6	25,782
Community Ins Co	OH	10345	671	72,784,463	0.381	47,272,607	64.9	31,248
Healthy Alliance Life Ins Co	MO	78972	671	71,411,303	0.374	47,754,012	66.9	23,537
Anthem Hlth Plans of NH	NH	53759	671	68,920,071	0.361	50,026,415	72.6	26,118
Anthem Hlth Plans Inc	CT	60217	671	67,133,616	0.352	50,359,888	75.0	26,953
Gerber Life Ins Co	NY	70939	836	62,885,526	0.329	44,257,392	70.4	15,077
Premera Blue Cross	WA	47570	962	59,333,937	0.311	43,025,040	72.5	21,017
Central States Ind Co Of Omaha	NE	34274	31	58,539,318	0.307	42,317,912	72.3	17,473
Physicians Life Ins Co	NE	72125	367	54,378,079	0.285	34,994,640	64.4	13,735

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Direct Premiums Earned

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2018

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 KC	MO	47171	537	52,530,198	0.275	40,255,545	76.6	16,339
BCBS of WI	WI	54003	671	52,485,504	0.275	31,127,895	59.3	12,989
Medico Ins Co	IA	31119	3527	52,254,513	0.274	39,783,317	76.1	15,696
Country Life Ins Co	IL	62553	50	50,356,513	0.264	35,508,352	70.5	15,851
Wellmark Of SD Inc	SD	60128	770	49,942,609	0.262	39,528,723	79.1	16,984
Combined Ins Co Of Amer	IL	62146	626	46,928,299	0.246	35,116,165	74.8	16,734
Sterling Life Ins Co	IL	77399	901	43,447,107	0.228	27,929,131	64.3	11,892
Old Surety Life Ins Co	OK	67326	4922	42,662,314	0.223	30,086,894	70.5	15,380
Empire Healthchoice Assur Inc	NY	55093	671	42,385,556	0.222	28,044,749	66.2	14,442
Continental Gen Ins Co	TX	71404		40,996,985	0.215	30,416,128	74.2	10,269
BCBS of RI	RI	53473		40,829,714	0.214	31,610,577	77.4	15,655
American Republic Ins Co	IA	60836	3527	40,257,043	0.211	26,947,156	66.9	9,692
New Era Life Ins Co Of Midwest	TX	69698	520	38,927,857	0.204	32,658,277	83.9	14,366
Regence BCBS of UT	UT	54550	1207	38,895,040	0.204	26,175,493	67.3	13,120
Anthem Hlth Plans of ME Inc	ME	52618	671	38,432,713	0.201	27,792,526	72.3	14,466
Capital Advantage Ins Co	PA	41203	1230	38,033,204	0.199	29,572,848	77.8	19,870
American Republic Corp Ins Co	IA	67679	3527	37,979,435	0.199	24,248,604	63.8	9,652
Everence Assn Inc	IN	57991	4616	36,357,405	0.190	27,023,003	74.3	15,205
Nassau Life & Ann Co	CT	93734	4736	36,157,009	0.189	23,701,611	65.6	6,925
Bankers Fidelity Assur Co	GA	71919	587	35,069,453	0.184	30,356,376	86.6	13,740
Humanadental Ins Co	WI	70580	119	33,779,189	0.177	29,106,699	86.2	15,511
Genworth Life & Ann Ins Co	VA	65536	4011	33,520,956	0.176	25,463,322	76.0	9,756
GPM Hlth & Life Ins Co	TX	67059	4712	32,021,065	0.168	29,403,048	91.8	15,975
Standard Life & Accident Ins Co	TX	86355	408	31,441,312	0.165	23,215,153	73.8	14,413
Dean Hlth Plan Inc	WI	96156	1552	31,303,987	0.164	31,524,918	100.7	16,643
Forethought Life Ins Co	IN	91642	3891	30,885,187	0.162	22,413,619	72.6	8,210
Globe Life Ins Co of NY	NY	74101	290	30,286,534	0.159	23,758,928	78.4	21,372
Blue Care Network Of MI	MI	95610	572	29,933,876	0.157	19,341,098	64.6	9,717
Reserve Natl Ins Co	IL	68462	215	29,829,231	0.156	24,527,973	82.2	10,038
Individual Assur Co Life Hlth & Acc	OK	81779	2858	28,998,981	0.152	22,339,582	77.0	9,304
CSI Life Ins Co	NE	82880	31	28,479,015	0.149	23,282,400	81.8	11,785
BCBS Of MS Mut Ins Co	MS	60111	1126	28,401,534	0.149	21,278,786	74.9	8,131

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Direct Premiums Earned

INDIVIDUAL POLICIES ISSUED THROUGH 2018

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
Pekin Life Ins Co	IL	67628	153	28,180,220	0.148	18,886,288	67.0	8,579
Washington Natl Ins Co	IN	70319	233	27,203,104	0.142	19,931,419	73.3	7,091
Sentinel Security Life Ins Co	UT	68802	4824	26,688,540	0.140	22,473,663	84.2	8,453
Aetna Hlth Ins Co	PA	72052	1	26,311,979	0.138	22,105,866	84.0	12,571
Assured Life Assn	CO	56499		25,890,006	0.136	17,533,032	67.7	6,699
Order of United Commercial Travelers	OH	56383		24,945,081	0.131	15,990,441	64.1	5,026
Independence Hospital Ind Plan Inc	PA	54704	936	24,062,721	0.126	16,417,257	68.2	16,242
Oxford Life Ins Co	AZ	76112	574	23,829,576	0.125	19,728,853	82.8	5,994
Family Life Ins Co	TX	63053	1117	23,747,913	0.124	15,973,717	67.3	4,802
American Family Life Assur Co of Col	NE	60380	370	23,146,339	0.121	18,731,770	80.9	6,230
Group Hospitalization & Med Svcs	DC	53007	380	22,637,016	0.119	15,022,300	66.4	7,258
Regence BCBS of OR	OR	54933	1207	22,515,220	0.118	13,582,238	60.3	5,981
First Care Inc	MD	60113	380	20,948,386	0.110	15,296,641	73.0	9,166
BCBS of WY	WY	53767		20,176,911	0.106	16,190,768	80.2	7,556
Medical Mut Of OH	OH	29076	730	19,615,060	0.103	14,259,297	72.7	7,159
Tufts Ins Co Inc	MA	60117	4742	19,315,251	0.101	16,200,189	83.9	7,274
Puritan Life Ins Co of Amer	AZ	71390	4903	19,168,060	0.100	18,495,727	96.5	8,733
Americo Fin Life & Ann Ins Co	TX	61999	449	18,972,337	0.099	17,743,155	93.5	8,658
Government Personnel Mut Life Ins Co	TX	63967	4712	18,692,738	0.098	13,978,599	74.8	5,357
Guarantee Trust Life Ins Co	IL	64211	687	17,935,560	0.094	14,804,789	82.5	6,472
First Hlth Life & Hlth Ins Co	TX	90328	1	17,712,539	0.093	13,683,547	77.3	6,358
THP Ins Co	WV	60016	1297	17,444,541	0.091	12,799,480	73.4	6,128
American Family Mut Ins Co SI	WI	19275	473	16,810,966	0.088	9,724,487	57.8	3,550
Western United Life Assur Co	WA	85189	1117	16,749,589	0.088	14,714,395	87.8	7,722
Highmark West Virginia Inc.	WV	54828	812	16,187,225	0.085	11,444,886	70.7	5,267
The Vt Hlth Plan LLC	VT	95696	4745	15,790,471	0.083	12,966,546	82.1	7,111
Avera Hlth Plans Inc	SD	95839		15,400,999	0.081	12,344,013	80.2	7,022
AmeriHealth Ins Co Of NJ	NJ	60061	936	15,400,794	0.081	11,379,844	73.9	5,620
Christian Fidelity Life Ins Co	TX	61859	574	14,234,853	0.075	8,585,968	60.3	2,922
Capital Blue Cross	PA	54720	1230	14,218,388	0.074	11,951,378	84.1	9,214
Highmark BCBSD Inc	DE	53287	812	13,323,942	0.070	8,678,920	65.1	4,854
Everest Reins Co	DE	26921	1120	13,127,733	0.069	11,360,578	86.5	5,394

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Direct Premiums Earned

INDIVIDUAL POLICIES ISSUED THROUGH 2018

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
Royal Neighbors Of Amer	IL	57657		13,059,490	0.068	8,259,274	63.2	2,685
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	13,008,687	0.068	9,096,641	69.9	3,823
Golden Rule Ins Co	IN	62286	707	12,703,337	0.067	8,785,344	69.2	3,883
Globe Life & Accident Ins Co	NE	91472	290	12,467,841	0.065	9,870,406	79.2	5,098
Asuris NW Hlth	WA	47350	1207	12,046,506	0.063	10,009,361	83.1	4,430
Excellus Hlth Plan Inc	NY	55107	1186	11,855,795	0.062	10,767,867	90.8	3,514
Sterling Investors Life Ins Co	IN	89184	4888	11,105,974	0.058	8,942,787	80.5	4,277
American Natl Life Ins Co Of TX	TX	71773	408	10,683,676	0.056	8,643,342	80.9	3,024
Unicare Life & Hlth Ins Co	IN	80314	671	10,658,803	0.056	4,791,159	45.0	2,619
Humana Ins Co of NY	NY	12634	119	10,524,352	0.055	7,779,313	73.9	5,037
Humana Hlth Ins Co Of FL Inc	FL	69671	119	10,237,636	0.054	6,973,089	68.1	4,385
Heartland Natl Life Ins Co	IN	66214		9,965,650	0.052	7,441,853	74.7	2,180
Humana Ins Co Of KY	KY	60219	119	9,943,687	0.052	7,749,065	77.9	3,587
GCU	PA	56693		9,891,631	0.052	8,265,466	83.6	3,676
Companion Life Ins Co	SC	77828	661	9,881,171	0.052	7,971,073	80.7	3,253
Principal Life Ins Co	IA	61271	332	9,762,341	0.051	7,270,282	74.5	2,447
Liberty Bankers Life Ins Co	OK	68543	3436	9,605,111	0.050	8,801,835	91.6	4,165
State Mut Ins Co	GA	69132		9,299,300	0.049	6,502,924	69.9	2,559
Regence Blueshield Of ID Inc	ID	60131	1207	8,896,507	0.047	7,150,876	80.4	2,779
Humana Benefit Plan of IL Inc	IL	60052	119	7,610,701	0.040	7,638,155	100.4	3,693
Pacificare Life & Hlth Ins Co	IN	70785	707	7,248,828	0.038	5,847,544	80.7	2,193
North Amer Ins Co	WI	68349	574	6,957,386	0.036	4,731,689	68.0	1,373
Shenandoah Life Ins Co	VA	68845	4947	6,445,181	0.034	5,168,559	80.2	2,375
BCBS of VT	VT	53295	4745	6,305,388	0.033	4,958,553	78.6	1,772
Sierra Hlth & Life Ins Co Inc	NV	71420	707	5,845,336	0.031	3,826,085	65.5	1,400
American Progressive L&H Ins Of NY	NY	80624	1295	5,364,489	0.028	3,343,208	62.3	1,222
Central States H & L Co Of Omaha	NE	61751	690	5,356,538	0.028	3,654,054	68.2	1,320
Nassau Life Ins Co of KS	KS	68284	4736	5,149,938	0.027	3,498,431	67.9	1,279
Medico Life & Hlth Ins Co	IA	65641	3527	4,766,023	0.025	4,057,489	85.1	2,084
Universal Fidelity Life Ins Co	OK	70122	4989	4,742,771	0.025	3,334,604	70.3	1,512
HNE Ins Co	MA	14198	4756	4,726,507	0.025	3,816,521	80.7	1,940
Provident Amer Life & Hlth Ins Co	OH	67903	901	4,458,449	0.023	2,843,269	63.8	806

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Direct Premiums Earned

INDIVIDUAL POLICIES ISSUED THROUGH 2018

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
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	4,376,204	0.023	3,961,996	90.5	22,945
Unified Life Ins Co	TX	11121		4,296,873	0.023	3,260,126	75.9	1,378
Blue Cross of ID Care Plus Inc	ID	15022	1290	4,205,128	0.022	3,035,097	72.2	1,429
Quartz Hlth Benefit Plans Corp	WI	95796	4870	4,101,365	0.021	3,129,718	76.3	1,733
Health Tradition Hlth Plan Inc	WI	96628	4939	4,009,186	0.021	2,742,381	68.4	1,322
Lumico Life Ins Co	MO	73504	181	3,972,829	0.021	3,700,772	93.2	2,367
S USA Life Ins Co Inc	AZ	60183	4947	3,923,340	0.021	3,352,709	85.5	1,752
KSKJ Life Amer Slovenian Catholic Un	IL	56227		3,806,911	0.020	2,384,304	62.6	817
Quartz Hlth Plan Corp	WI	95101	4870	3,718,742	0.019	3,115,310	83.8	1,231
EmblemHealth Plan Inc	NY	55239	1127	3,672,187	0.019	2,875,747	78.3	1,004
Sanford Hlth Plan	SD	95683	1246	3,669,796	0.019	4,087,213	111.4	1,811
Alliance Hlth & Life Ins Co	MI	60134	1311	3,653,352	0.019	2,935,219	80.3	1,376
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	3,575,669	0.019	1,960,686	54.8	1,258
United Natl Life Ins Co Of Amer	IL	92703	687	3,317,083	0.017	2,241,752	67.6	826
Coventry Hlth & Life Ins Co	MO	81973	1	3,248,801	0.017	1,780,529	54.8	649
Nationwide Life Ins Co	OH	66869	140	3,202,288	0.017	2,165,735	67.6	831
Group Hlth Coop of S Central WI	WI	95311		2,940,682	0.015	3,179,276	108.1	1,013
Medica Hlth Plans	MN	52626	1552	2,897,154	0.015	1,833,868	63.3	1,014
Quartz Hlth Ins Corp	WI	95341	4870	2,714,542	0.014	2,139,112	78.8	943
Southern Guar Ins Co	WI	19178		2,705,834	0.014	2,743,588	101.4	1,662
Health Alliance Medical Plans	IL	77950	1192	2,620,976	0.014	1,946,717	74.3	619
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	2,611,033	0.014	2,316,818	88.7	1,106
Highmark Western & Northeastern NY	NY	55204	812	2,596,447	0.014	3,464,886	133.4	835
CDPHP Universal Benefits Inc	NY	47027	4708	2,571,924	0.013	1,973,552	76.7	502
Bankers Conseco Life Ins Co	NY	68560	233	2,489,789	0.013	1,886,879	75.8	1,187
Great Amer Life Ins Co	OH	63312	435	2,416,338	0.013	1,582,269	65.5	523
Cigna Natl Hlth Ins Co	OH	61727	901	2,363,945	0.012	1,554,579	65.8	484
Paramount Ins Co	OH	11518	1212	2,312,968	0.012	2,248,703	97.2	778
Loyal Christian Benefit Assn	PA	56758		2,309,711	0.012	1,962,630	85.0	1,016
Fallon Hlth & Life Assur Co	MA	66828	4741	2,295,086	0.012	2,057,775	89.7	990
BCBS of MA HMO Blue Inc	MA	12219	3637	1,976,542	0.010	1,886,482	95.4	1,001
SBLI USA Life Ins Co Inc	NY	60176	4947	1,928,247	0.010	1,723,912	89.4	893

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Direct Premiums Earned

INDIVIDUAL POLICIES ISSUED THROUGH 2018

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
Western Catholic Union	IL	57711		1,625,045	0.009	1,223,339	75.3	514
Health Net Hlth Plan of OR Inc	OR	95800	1295	1,582,983	0.008	1,323,342	83.6	543
Moda Hlth Plan Inc	OR	47098	1313	1,554,256	0.008	1,053,371	67.8	883
Lincoln Heritage Life Ins Co	IL	65927		1,451,557	0.008	1,044,503	72.0	294
Liberty Natl Life Ins Co	NE	65331	290	1,382,850	0.007	881,643	63.8	722
Columbian Mut Life Ins Co	NY	62103	535	1,162,941	0.006	868,395	74.7	303
Security Hlth Plan of WI Inc	WI	96881		1,004,317	0.005	1,118,248	111.3	258
Kaiser Found Hlth Plan of WA Options	WA	47055	601	1,000,409	0.005	836,531	83.6	407
Pan Amer Life Ins Co	LA	67539	525	981,175	0.005	797,713	81.3	561
Genworth Life Ins Co	DE	70025	4011	971,677	0.005	707,113	72.8	172
Standard Life & Cas Ins Co	UT	71706	1117	964,004	0.005	883,620	91.7	356
Communitycare Life & Hlth Ins Co	OK	89008	3487	958,812	0.005	732,072	76.4	220
Humana Hlth Plan Inc	KY	95885	119	918,926	0.005	678,910	73.9	437
Massachusetts Mut Life Ins Co	MA	65935	435	860,348	0.005	908,750	105.6	466
Avalon Ins Co	PA	12358	1230	778,823	0.004	527,865	67.8	163
New York Life Ins Co	NY	66915	826	745,884	0.004	637,427	85.5	200
Union Security Ins Co	KS	70408	306	698,245	0.004	780,322	111.8	398
United Hlthcare of AL Inc	AL	95784	707	611,621	0.003	503,649	82.3	195
MedMutual Life Ins Co	OH	62375	730	590,126	0.003	404,878	68.6	171
Transamerica Financial Life Ins Co	NY	70688	468	523,827	0.003	323,145	61.7	98
National Guardian Life Ins Co	WI	66583	1211	501,770	0.003	392,757	78.3	244
BridgeSpan Hlth Co	UT	95303	1207	433,661	0.002	214,498	49.5	111
Wilcac Life Ins Co	IL	62413	4213	396,330	0.002	307,400	77.6	113
Connecticut Gen Life Ins Co	CT	62308	901	391,273	0.002	409,286	104.6	143
UTMB Hlth Plans Inc	TX	95764		383,640	0.002	233,900	61.0	115
Jefferson Natl Life Ins Co	TX	64017	140	347,711	0.002	216,339	62.2	81
SPJST	TX	57436		322,023	0.002	192,625	59.8	64
Polish Falcons Of Amer	PA	56820		321,803	0.002	289,046	89.8	117
WMI Mut Ins Co	UT	68420		314,830	0.002	234,559	74.5	111
ManhattanLife Ins & Ann Co	TX	61883	1117	301,603	0.002	138,904	46.1	80
Talcott Resolution Life Ins Co	CT	88072	4926	273,505	0.001	187,148	68.4	52
EPIC Life Ins Co	WI	64149	68	272,585	0.001	232,764	85.4	104

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Direct Premiums Earned

INDIVIDUAL POLICIES ISSUED THROUGH 2018

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
Erie Family Life Ins Co	PA	70769	213	242,474	0.001	328,760	135.6	145
Upmc Hlth Benefits Inc	PA	11018	1324	235,427	0.001	854,525	363.0	99
American Gen Life Ins Co	TX	60488	12	224,309	0.001	157,626	70.3	77
Idealife Ins Co	CT	97764	31	223,817	0.001	118,150	52.8	41
Amerigroup Ins Co	TX	14078	671	218,798	0.001	280,367	128.1	129
Sanford Hlth Plan of MN	MN	95725	1246	198,702	0.001	169,454	85.3	58
Compcare Hlth Serv Ins Corp	WI	95693	671	193,846	0.001	157,596	81.3	32
Shelter Life Ins Co	MO	65757	123	186,691	0.001	180,027	96.4	74
Catholic Life Ins	TX	57347		180,696	0.001	137,179	75.9	100
John Alden Life Ins Co	WI	65080	19	169,999	0.001	158,405	93.2	54
Auto Owners Life Ins Co	MI	61190	280	160,074	0.001	88,443	55.3	38
Catholic United Financial	MN	57053		152,721	0.001	117,926	77.2	78
Southwest Serv Life Ins Co	TX	82430	1339	150,670	0.001	99,966	66.3	34
American Family Ins Co	WI	10386	473	147,098	0.001	71,224	48.4	28
Jackson Natl Life Ins Co	MI	65056	918	129,403	0.001	195,541	151.1	82
Ability Ins Co	NE	71471		120,512	0.001	73,975	61.4	29
Fidelity Standard Life Ins Co	TX	94790	4784	118,049	0.001	81,954	69.4	50
American Family Life Assur Co of NY	NY	60526	370	112,552	0.001	73,843	65.6	41
Hawaii Medical Serv Assn	HI	49948		105,083	0.001	25,144	23.9	30
Union Fidelity Life Ins Co	KS	62596	350	93,385	0.000	49,775	53.3	44
National Hlth Ins Co	TX	82538	8	90,794	0.000	85,792	94.5	56
Union Labor Life Ins Co	MD	69744	781	81,399	0.000	232,072	285.1	48
WPS Hlth Plan Inc	WI	10159	68	60,256	0.000	27,115	45.0	10
BCBSM Inc	MN	55026	461	59,745	0.000	27,702	46.4	13
American Fidelity Assur Co	OK	60410	330	57,596	0.000	27,456	47.7	37
American Income Life Ins Co	IN	60577	290	57,304	0.000	31,603	55.1	12
Allianz Life Ins Co Of N Amer	MN	90611	761	50,428	0.000	126,610	251.1	26
HMO dba Blue Plus	MN	95649	461	45,979	0.000	17,573	38.2	14
Members Hlth Ins Co	AZ	94587	4677	41,677	0.000	20,209	48.5	21
United Farm Family Life Ins Co	IN	69892	542	40,880	0.000	51,449	125.9	58
Prudential Ins Co Of Amer	NJ	68241	304	39,234	0.000	76,494	195.0	10
UCare MN	MN	52629	4380	36,097	0.000	11,373	31.5	11

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Direct Premiums Earned

INDIVIDUAL POLICIES ISSUED THROUGH 2018

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
IA Amer Life Ins Co	TX	91693	315	25,187	0.000	7,371	29.3	22
American Natl Ins Co	TX	60739	408	25,095	0.000	13,194	52.6	11
USAble Life	AR	94358	876	20,395	0.000	4,307	21.1	3
21st Century Premier Ins Co	PA	20796	69	20,299	0.000	92,562	456.0	14
CSA Fraternal Life	IL	56138		17,755	0.000	5,655	31.9	5
Sagicor Life Ins Co	TX	60445		15,402	0.000	82	0.5	4
United Security Assur Co Of PA	PA	42129		13,305	0.000	1,385	10.4	0
Cincinnati Equitable Life Ins Co	OH	88064	67	12,339	0.000	7,186	58.2	6
Group Hlth Coop of Eau Claire	WI	95192		12,178	0.000	451	3.7	2
Central Security Life Ins Co	TX	61735	526	10,755	0.000	2,701	25.1	7
Trustmark Ins Co	IL	61425	276	10,715	0.000	20,674	192.9	5
United Hlthcare of AZ Inc	AZ	96016	707	6,401	0.000	11,775	184.0	4
Kansas City Life Ins Co	MO	65129	588	6,382	0.000	8,287	129.8	2
National Cas Co	OH	11991	140	5,730	0.000	5,195	90.7	4
US Hlth & Life Ins Co Inc	MI	97772		4,346	0.000	2,553	58.7	1
Assurity Life Ins Co	NE	71439	4862	3,538	0.000	13,058	369.1	5
Mid West Natl Life Ins Co Of TN	TX	66087	707	3,528	0.000	940	26.6	6
Natl Foundation Life Ins Co	TX	98205	707	3,391	0.000	2,200	64.9	2
Medisun Inc	AZ	95982		3,096	0.000	0	0.0	1
Federal Life Ins Co	IL	63223	4966	2,886	0.000	243	8.4	1
Voya Retirement Ins & Ann Co	CT	86509	4832	2,042	0.000	984	48.2	1
LifeSecure Ins Co	MI	77720	572	1,899	0.000	738	38.9	2
Protective Life Ins Co	TN	68136	458	1,762	0.000	621	35.2	2
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	3,001	219.2	1
Old Amer Ins Co	MO	67199	588	977	0.000	128	13.1	3
United Heritage Life Ins Co	ID	63983	2878	862	0.000	0	0.0	1
United Ins Co Of Amer	IL	69930	215	0	0.000	0	N/A	156,937
The Cincinnati Life Ins Co	OH	76236	244	-10	0.000	-1	10.0	0
TOTAL				19,092,548,052		14,371,125,820	75.3	6,784,623

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**INDIVIDUAL POLICIES ISSUED THROUGH 2018
BY COMPANY NAME**

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Company Name

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2018

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	20,299	0.000	92,562	456.0	14
Ability Ins Co	NE	71471		120,512	0.001	73,975	61.4	29
Aetna Hlth & Life Ins Co	CT	78700	1	324,969,828	1.702	265,870,344	81.8	132,149
Aetna Hlth Ins Co	PA	72052	1	26,311,979	0.138	22,105,866	84.0	12,571
Aetna Life Ins Co	CT	60054	1	76,011,348	0.398	47,036,452	61.9	20,882
Alliance Hlth & Life Ins Co	MI	60134	1311	3,653,352	0.019	2,935,219	80.3	1,376
Allianz Life Ins Co Of N Amer	MN	90611	761	50,428	0.000	126,610	251.1	26
American Continental Ins Co	TN	12321	1	355,558,205	1.862	266,252,518	74.9	112,323
American Family Ins Co	WI	10386	473	147,098	0.001	71,224	48.4	28
American Family Life Assur Co of Col	NE	60380	370	23,146,339	0.121	18,731,770	80.9	6,230
American Family Life Assur Co of NY	NY	60526	370	112,552	0.001	73,843	65.6	41
American Family Mut Ins Co SI	WI	19275	473	16,810,966	0.088	9,724,487	57.8	3,550
American Fidelity Assur Co	OK	60410	330	57,596	0.000	27,456	47.7	37
American Gen Life Ins Co	TX	60488	12	224,309	0.001	157,626	70.3	77
American Income Life Ins Co	IN	60577	290	57,304	0.000	31,603	55.1	12
American Natl Ins Co	TX	60739	408	25,095	0.000	13,194	52.6	11
American Natl Life Ins Co Of TX	TX	71773	408	10,683,676	0.056	8,643,342	80.9	3,024
American Progressive L&H Ins Of NY	NY	80624	1295	5,364,489	0.028	3,343,208	62.3	1,222
American Republic Corp Ins Co	IA	67679	3527	37,979,435	0.199	24,248,604	63.8	9,652
American Republic Ins Co	IA	60836	3527	40,257,043	0.211	26,947,156	66.9	9,692
American Retirement Life Ins Co	OH	88366	901	350,784,417	1.837	270,259,544	77.0	126,616
Americo Fin Life & Ann Ins Co	TX	61999	449	18,972,337	0.099	17,743,155	93.5	8,658
Amerigroup Ins Co	TX	14078	671	218,798	0.001	280,367	128.1	129
AmeriHealth Ins Co Of NJ	NJ	60061	936	15,400,794	0.081	11,379,844	73.9	5,620
Anthem Hlth Plans Inc	CT	60217	671	67,133,616	0.352	50,359,888	75.0	26,953
Anthem Hlth Plans Of KY Inc	KY	95120	671	162,362,986	0.850	112,619,307	69.4	57,452
Anthem Hlth Plans of ME Inc	ME	52618	671	38,432,713	0.201	27,792,526	72.3	14,466
Anthem Hlth Plans of NH	NH	53759	671	68,920,071	0.361	50,026,415	72.6	26,118
Anthem Hlth Plans of VA Inc	VA	71835	671	286,886,078	1.503	190,847,903	66.5	102,778
Anthem Ins Co Inc	IN	28207	671	112,916,615	0.591	76,035,070	67.3	35,673
Assured Life Assn	CO	56499		25,890,006	0.136	17,533,032	67.7	6,699
Assurity Life Ins Co	NE	71439	4862	3,538	0.000	13,058	369.1	5

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Company Name

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2018

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	12,046,506	0.063	10,009,361	83.1	4,430
Auto Owners Life Ins Co	MI	61190	280	160,074	0.001	88,443	55.3	38
Avalon Ins Co	PA	12358	1230	778,823	0.004	527,865	67.8	163
Avera Hlth Plans Inc	SD	95839		15,400,999	0.081	12,344,013	80.2	7,022
Bankers Conseco Life Ins Co	NY	68560	233	2,489,789	0.013	1,886,879	75.8	1,187
Bankers Fidelity Assur Co	GA	71919	587	35,069,453	0.184	30,356,376	86.6	13,740
Bankers Fidelity Life Ins Co	GA	61239	587	104,115,892	0.545	86,178,010	82.8	37,354
Bankers Life & Cas Co	IL	61263	233	165,136,123	0.865	114,244,422	69.2	39,349
BCBS Hlthcare Plan of GA Inc	GA	96962	671	138,090,345	0.723	91,665,803	66.4	43,179
BCBS of AL	AL	55433	570	191,437,798	1.003	145,516,414	76.0	84,460
BCBS of AZ Inc	AZ	53589		96,794,192	0.507	67,867,542	70.1	6,123
BCBS Of FL	FL	98167	536	387,310,711	2.029	311,505,649	80.4	143,076
BCBS of KC	MO	47171	537	52,530,198	0.275	40,255,545	76.6	16,339
BCBS Of KS Inc	KS	70729	430	213,199,013	1.117	164,279,048	77.1	70,483
BCBS of MA	MA	53228	3637	393,950,705	2.063	351,420,966	89.2	153,757
BCBS of MA HMO Blue Inc	MA	12219	3637	1,976,542	0.010	1,886,482	95.4	1,001
BCBS of MI Mut Ins Co	MI	54291	572	335,395,631	1.757	261,830,587	78.1	96,634
BCBS Of MS Mut Ins Co	MS	60111	1126	28,401,534	0.149	21,278,786	74.9	8,131
BCBS of NC Inc	NC	54631	758	320,071,601	1.676	223,360,372	69.8	114,146
BCBS of ND	ND	55891		84,079,932	0.440	67,610,270	80.4	28,698
BCBS Of NE	NE	77780	4858	136,674,837	0.716	101,283,590	74.1	42,274
BCBS of RI	RI	53473		40,829,714	0.214	31,610,577	77.4	15,655
BCBS Of SC Inc	SC	38520	661	138,789,628	0.727	93,213,070	67.2	48,518
BCBS of TN Inc	TN	54518	3498	114,532,217	0.600	75,817,473	66.2	38,608
BCBS of VT	VT	53295	4745	6,305,388	0.033	4,958,553	78.6	1,772
BCBS of WI	WI	54003	671	52,485,504	0.275	31,127,895	59.3	12,989
BCBS of WY	WY	53767		20,176,911	0.106	16,190,768	80.2	7,556
BCBSM Inc	MN	55026	461	59,745	0.000	27,702	46.4	13
Blue Care Network Of MI	MI	95610	572	29,933,876	0.157	19,341,098	64.6	9,717
Blue Cross of ID Care Plus Inc	ID	15022	1290	4,205,128	0.022	3,035,097	72.2	1,429
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	13,008,687	0.068	9,096,641	69.9	3,823
BridgeSpan Hlth Co	UT	95303	1207	433,661	0.002	214,498	49.5	111

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Company Name

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2018

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 Advantage Ins Co	PA	41203	1230	38,033,204	0.199	29,572,848	77.8	19,870
Capital Blue Cross	PA	54720	1230	14,218,388	0.074	11,951,378	84.1	9,214
Carefirst of MD Inc	MD	47058	380	120,017,061	0.629	79,450,227	66.2	33,069
Catholic Life Ins	TX	57347		180,696	0.001	137,179	75.9	100
Catholic United Financial	MN	57053		152,721	0.001	117,926	77.2	78
CDPHP Universal Benefits Inc	NY	47027	4708	2,571,924	0.013	1,973,552	76.7	502
Central Security Life Ins Co	TX	61735	526	10,755	0.000	2,701	25.1	7
Central States H & L Co Of Omaha	NE	61751	690	5,356,538	0.028	3,654,054	68.2	1,320
Central States Ind Co Of Omaha	NE	34274	31	58,539,318	0.307	42,317,912	72.3	17,473
Christian Fidelity Life Ins Co	TX	61859	574	14,234,853	0.075	8,585,968	60.3	2,922
Cigna Hlth & Life Ins Co	CT	67369	901	303,788,951	1.591	267,778,687	88.1	137,819
Cigna Natl Hlth Ins Co	OH	61727	901	2,363,945	0.012	1,554,579	65.8	484
Cincinnati Equitable Life Ins Co	OH	88064	67	12,339	0.000	7,186	58.2	6
Colonial Penn Life Ins Co	PA	62065	233	380,302,880	1.992	272,863,249	71.7	130,494
Columbian Mut Life Ins Co	NY	62103	535	1,162,941	0.006	868,395	74.7	303
Combined Ins Co Of Amer	IL	62146	626	46,928,299	0.246	35,116,165	74.8	16,734
Community Ins Co	OH	10345	671	72,784,463	0.381	47,272,607	64.9	31,248
Communitycare Life & Hlth Ins Co	OK	89008	3487	958,812	0.005	732,072	76.4	220
Companion Life Ins Co	SC	77828	661	9,881,171	0.052	7,971,073	80.7	3,253
Compcare Hlth Serv Ins Corp	WI	95693	671	193,846	0.001	157,596	81.3	32
Connecticut Gen Life Ins Co	CT	62308	901	391,273	0.002	409,286	104.6	143
Continental Gen Ins Co	TX	71404		40,996,985	0.215	30,416,128	74.2	10,269
Continental Life Ins Co Brentwood	TN	68500	1	383,853,815	2.010	312,333,202	81.4	133,879
Country Life Ins Co	IL	62553	50	50,356,513	0.264	35,508,352	70.5	15,851
Coventry Hlth & Life Ins Co	MO	81973	1	3,248,801	0.017	1,780,529	54.8	649
CSA Fraternal Life	IL	56138		17,755	0.000	5,655	31.9	5
CSI Life Ins Co	NE	82880	31	28,479,015	0.149	23,282,400	81.8	11,785
Dean Hlth Plan Inc	WI	96156	1552	31,303,987	0.164	31,524,918	100.7	16,643
EmblemHealth Plan Inc	NY	55239	1127	3,672,187	0.019	2,875,747	78.3	1,004
Empire Healthchoice Assur Inc	NY	55093	671	42,385,556	0.222	28,044,749	66.2	14,442
EPIC Life Ins Co	WI	64149	68	272,585	0.001	232,764	85.4	104
Erie Family Life Ins Co	PA	70769	213	242,474	0.001	328,760	135.6	145

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Company Name

INDIVIDUAL POLICIES ISSUED THROUGH 2018

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	36,357,405	0.190	27,023,003	74.3	15,205
Everest Reins Co	DE	26921	1120	13,127,733	0.069	11,360,578	86.5	5,394
Excellus Hlth Plan Inc	NY	55107	1186	11,855,795	0.062	10,767,867	90.8	3,514
Fallon Hlth & Life Assur Co	MA	66828	4741	2,295,086	0.012	2,057,775	89.7	990
Family Life Ins Co	TX	63053	1117	23,747,913	0.124	15,973,717	67.3	4,802
Federal Life Ins Co	IL	63223	4966	2,886	0.000	243	8.4	1
Fidelity Standard Life Ins Co	TX	94790	4784	118,049	0.001	81,954	69.4	50
First Care Inc	MD	60113	380	20,948,386	0.110	15,296,641	73.0	9,166
First Hlth Life & Hlth Ins Co	TX	90328	1	17,712,539	0.093	13,683,547	77.3	6,358
Forethought Life Ins Co	IN	91642	3891	30,885,187	0.162	22,413,619	72.6	8,210
GCU	PA	56693		9,891,631	0.052	8,265,466	83.6	3,676
Genworth Life & Ann Ins Co	VA	65536	4011	33,520,956	0.176	25,463,322	76.0	9,756
Genworth Life Ins Co	DE	70025	4011	971,677	0.005	707,113	72.8	172
Gerber Life Ins Co	NY	70939	836	62,885,526	0.329	44,257,392	70.4	15,077
Globe Life & Accident Ins Co	NE	91472	290	12,467,841	0.065	9,870,406	79.2	5,098
Globe Life Ins Co of NY	NY	74101	290	30,286,534	0.159	23,758,928	78.4	21,372
Golden Rule Ins Co	IN	62286	707	12,703,337	0.067	8,785,344	69.2	3,883
Government Personnel Mut Life Ins Co	TX	63967	4712	18,692,738	0.098	13,978,599	74.8	5,357
GPM Hlth & Life Ins Co	TX	67059	4712	32,021,065	0.168	29,403,048	91.8	15,975
Great Amer Life Ins Co	OH	63312	435	2,416,338	0.013	1,582,269	65.5	523
Group Hlth Coop of Eau Claire	WI	95192		12,178	0.000	451	3.7	2
Group Hlth Coop of S Central WI	WI	95311		2,940,682	0.015	3,179,276	108.1	1,013
Group Hospitalization & Med Srves	DC	53007	380	22,637,016	0.119	15,022,300	66.4	7,258
Guarantee Trust Life Ins Co	IL	64211	687	17,935,560	0.094	14,804,789	82.5	6,472
Hawaii Medical Serv Assn	HI	49948		105,083	0.001	25,144	23.9	30
Health Alliance Medical Plans	IL	77950	1192	2,620,976	0.014	1,946,717	74.3	619
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,382,765,179	7.242	1,000,290,422	72.3	459,500
Health Net Hlth Plan of OR Inc	OR	95800	1295	1,582,983	0.008	1,323,342	83.6	543
Health Net Life Ins Co	CA	66141	1295	79,466,533	0.416	62,969,147	79.2	28,182
Health Tradition Hlth Plan Inc	WI	96628	4939	4,009,186	0.021	2,742,381	68.4	1,322
Healthy Alliance Life Ins Co	MO	78972	671	71,411,303	0.374	47,754,012	66.9	23,537
Heartland Natl Life Ins Co	IN	66214		9,965,650	0.052	7,441,853	74.7	2,180

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Company Name

INDIVIDUAL POLICIES ISSUED THROUGH 2018

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	13,323,942	0.070	8,678,920	65.1	4,854
Highmark Inc	PA	54771	812	174,912,396	0.916	131,248,978	75.0	61,601
Highmark West Virginia Inc.	WV	54828	812	16,187,225	0.085	11,444,886	70.7	5,267
Highmark Western & Northeastern NY	NY	55204	812	2,596,447	0.014	3,464,886	133.4	835
HMO dba Blue Plus	MN	95649	461	45,979	0.000	17,573	38.2	14
HNE Ins Co	MA	14198	4756	4,726,507	0.025	3,816,521	80.7	1,940
Horizon Ins Co	NJ	14690	1202	190,683,870	0.999	150,874,131	79.1	55,383
HPHC Ins Co Inc	MA	18975	4742	113,805,671	0.596	85,254,082	74.9	41,483
Humana Benefit Plan of IL Inc	IL	60052	119	7,610,701	0.040	7,638,155	100.4	3,693
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	3,575,669	0.019	1,960,686	54.8	1,258
Humana Hlth Ins Co Of FL Inc	FL	69671	119	10,237,636	0.054	6,973,089	68.1	4,385
Humana Hlth Plan Inc	KY	95885	119	918,926	0.005	678,910	73.9	437
Humana Ins Co	WI	73288	119	363,019,386	1.901	265,566,717	73.2	132,467
Humana Ins Co Of KY	KY	60219	119	9,943,687	0.052	7,749,065	77.9	3,587
Humana Ins Co of NY	NY	12634	119	10,524,352	0.055	7,779,313	73.9	5,037
Humanadental Ins Co	WI	70580	119	33,779,189	0.177	29,106,699	86.2	15,511
IA Amer Life Ins Co	TX	91693	315	25,187	0.000	7,371	29.3	22
Idealife Ins Co	CT	97764	31	223,817	0.001	118,150	52.8	41
Independence Hospital Ind Plan Inc	PA	54704	936	24,062,721	0.126	16,417,257	68.2	16,242
Individual Assur Co Life Hlth & Acc	OK	81779	2858	28,998,981	0.152	22,339,582	77.0	9,304
Jackson Natl Life Ins Co	MI	65056	918	129,403	0.001	195,541	151.1	82
Jefferson Natl Life Ins Co	TX	64017	140	347,711	0.002	216,339	62.2	81
John Alden Life Ins Co	WI	65080	19	169,999	0.001	158,405	93.2	54
Kaiser Found Hlth Plan of WA Options	WA	47055	601	1,000,409	0.005	836,531	83.6	407
Kansas City Life Ins Co	MO	65129	588	6,382	0.000	8,287	129.8	2
KSKJ Life Amer Slovenian Catholic Un	IL	56227		3,806,911	0.020	2,384,304	62.6	817
Liberty Bankers Life Ins Co	OK	68543	3436	9,605,111	0.050	8,801,835	91.6	4,165
Liberty Natl Life Ins Co	NE	65331	290	1,382,850	0.007	881,643	63.8	722
LifeSecure Ins Co	MI	77720	572	1,899	0.000	738	38.9	2
Lincoln Heritage Life Ins Co	IL	65927		1,451,557	0.008	1,044,503	72.0	294
Louisiana Hlth Serv & Ind Co	LA	81200	438	90,845,671	0.476	68,488,954	75.4	31,275
Loyal Amer Life Ins Co	OH	65722	901	169,609,613	0.888	132,273,498	78.0	54,545

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Company Name

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2018

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 Christian Benefit Assn	PA	56758		2,309,711	0.012	1,962,630	85.0	1,016
Lumico Life Ins Co	MO	73504	181	3,972,829	0.021	3,700,772	93.2	2,367
Manhattan Life Ins Co	NY	65870	1117	110,652,735	0.580	92,796,444	83.9	38,306
ManhattanLife Ins & Ann Co	TX	61883	1117	301,603	0.002	138,904	46.1	80
Massachusetts Mut Life Ins Co	MA	65935	435	860,348	0.005	908,750	105.6	466
Medica Hlth Plans	MN	52626	1552	2,897,154	0.015	1,833,868	63.3	1,014
Medical Hlth Insuring Corp of OH	OH	95828	730	87,222,056	0.457	66,658,822	76.4	38,953
Medical Mut Of OH	OH	29076	730	19,615,060	0.103	14,259,297	72.7	7,159
Medico Corp Life Ins Co	IA	79987	3527	112,100,141	0.587	87,039,653	77.6	43,042
Medico Ins Co	IA	31119	3527	52,254,513	0.274	39,783,317	76.1	15,696
Medico Life & Hlth Ins Co	IA	65641	3527	4,766,023	0.025	4,057,489	85.1	2,084
Medisun Inc	AZ	95982		3,096	0.000	0	0.0	1
MedMutual Life Ins Co	OH	62375	730	590,126	0.003	404,878	68.6	171
Members Hlth Ins Co	AZ	94587	4677	41,677	0.000	20,209	48.5	21
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	3,001	219.2	1
Mid West Natl Life Ins Co Of TN	TX	66087	707	3,528	0.000	940	26.6	6
Moda Hlth Plan Inc	OR	47098	1313	1,554,256	0.008	1,053,371	67.8	883
Mutual Of Omaha Ins Co	NE	71412	261	581,835,997	3.047	431,845,679	74.2	185,524
Nassau Life & Ann Co	CT	93734	4736	36,157,009	0.189	23,701,611	65.6	6,925
Nassau Life Ins Co of KS	KS	68284	4736	5,149,938	0.027	3,498,431	67.9	1,279
National Cas Co	OH	11991	140	5,730	0.000	5,195	90.7	4
National Guardian Life Ins Co	WI	66583	1211	501,770	0.003	392,757	78.3	244
National Hlth Ins Co	TX	82538	8	90,794	0.000	85,792	94.5	56
Nationwide Life Ins Co	OH	66869	140	3,202,288	0.017	2,165,735	67.6	831
Natl Foundation Life Ins Co	TX	98205	707	3,391	0.000	2,200	64.9	2
New Era Life Ins Co	TX	78743	520	72,991,837	0.382	60,645,988	83.1	23,739
New Era Life Ins Co Of Midwest	TX	69698	520	38,927,857	0.204	32,658,277	83.9	14,366
New York Life Ins Co	NY	66915	826	745,884	0.004	637,427	85.5	200
North Amer Ins Co	WI	68349	574	6,957,386	0.036	4,731,689	68.0	1,373
Old Amer Ins Co	MO	67199	588	977	0.000	128	13.1	3
Old Surety Life Ins Co	OK	67326	4922	42,662,314	0.223	30,086,894	70.5	15,380
Omaha Ins Co	NE	13100	261	616,850,516	3.231	489,077,742	79.3	246,128

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Company Name

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED THROUGH 2018

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		24,945,081	0.131	15,990,441	64.1	5,026
Oxford Life Ins Co	AZ	76112	574	23,829,576	0.125	19,728,853	82.8	5,994
Pacificare Life & Hlth Ins Co	IN	70785	707	7,248,828	0.038	5,847,544	80.7	2,193
Pan Amer Life Ins Co	LA	67539	525	981,175	0.005	797,713	81.3	561
Paramount Ins Co	OH	11518	1212	2,312,968	0.012	2,248,703	97.2	778
Pekin Life Ins Co	IL	67628	153	28,180,220	0.148	18,886,288	67.0	8,579
Philadelphia Amer Life Ins Co	TX	67784	520	101,767,325	0.533	86,466,221	85.0	46,712
Physicians Life Ins Co	NE	72125	367	54,378,079	0.285	34,994,640	64.4	13,735
Physicians Mut Ins Co	NE	80578	367	185,485,840	0.972	134,174,038	72.3	74,679
Polish Falcons Of Amer	PA	56820		321,803	0.002	289,046	89.8	117
Premera Blue Cross	WA	47570	962	59,333,937	0.311	43,025,040	72.5	21,017
Principal Life Ins Co	IA	61271	332	9,762,341	0.051	7,270,282	74.5	2,447
Protective Life Ins Co	TN	68136	458	1,762	0.000	621	35.2	2
Provident Amer Life & Hlth Ins Co	OH	67903	901	4,458,449	0.023	2,843,269	63.8	806
Prudential Ins Co Of Amer	NJ	68241	304	39,234	0.000	76,494	195.0	10
Puritan Life Ins Co of Amer	AZ	71390	4903	19,168,060	0.100	18,495,727	96.5	8,733
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	4,376,204	0.023	3,961,996	90.5	22,945
Quartz Hlth Benefit Plans Corp	WI	95796	4870	4,101,365	0.021	3,129,718	76.3	1,733
Quartz Hlth Ins Corp	WI	95341	4870	2,714,542	0.014	2,139,112	78.8	943
Quartz Hlth Plan Corp	WI	95101	4870	3,718,742	0.019	3,115,310	83.8	1,231
Regence BCBS of OR	OR	54933	1207	22,515,220	0.118	13,582,238	60.3	5,981
Regence BCBS of UT	UT	54550	1207	38,895,040	0.204	26,175,493	67.3	13,120
Regence BlueShield	WA	53902	1207	75,667,711	0.396	50,876,960	67.2	26,254
Regence Blueshield Of ID Inc	ID	60131	1207	8,896,507	0.047	7,150,876	80.4	2,779
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	2,611,033	0.014	2,316,818	88.7	1,106
Reserve Natl Ins Co	IL	68462	215	29,829,231	0.156	24,527,973	82.2	10,038
Rocky Mountain Hospital & Medical	CO	11011	671	72,787,329	0.381	52,140,748	71.6	25,782
Royal Neighbors Of Amer	IL	57657		13,059,490	0.068	8,259,274	63.2	2,685
S USA Life Ins Co Inc	AZ	60183	4947	3,923,340	0.021	3,352,709	85.5	1,752
Sagicor Life Ins Co	TX	60445		15,402	0.000	82	0.5	4
Sanford Hlth Plan	SD	95683	1246	3,669,796	0.019	4,087,213	111.4	1,811
Sanford Hlth Plan of MN	MN	95725	1246	198,702	0.001	169,454	85.3	58

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Company Name

INDIVIDUAL POLICIES ISSUED THROUGH 2018

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
SBLI USA Life Ins Co Inc	NY	60176	4947	1,928,247	0.010	1,723,912	89.4	893
Security Hlth Plan of WI Inc	WI	96881		1,004,317	0.005	1,118,248	111.3	258
Sentinel Security Life Ins Co	UT	68802	4824	26,688,540	0.140	22,473,663	84.2	8,453
Shelter Life Ins Co	MO	65757	123	186,691	0.001	180,027	96.4	74
Shenandoah Life Ins Co	VA	68845	4947	6,445,181	0.034	5,168,559	80.2	2,375
Sierra Hlth & Life Ins Co Inc	NV	71420	707	5,845,336	0.031	3,826,085	65.5	1,400
SILAC Ins Co	UT	62952	4888	74,403,655	0.390	53,899,876	72.4	19,055
Southern Guar Ins Co	WI	19178		2,705,834	0.014	2,743,588	101.4	1,662
Southwest Serv Life Ins Co	TX	82430	1339	150,670	0.001	99,966	66.3	34
SPJST	TX	57436		322,023	0.002	192,625	59.8	64
Standard Life & Accident Ins Co	TX	86355	408	31,441,312	0.165	23,215,153	73.8	14,413
Standard Life & Cas Ins Co	UT	71706	1117	964,004	0.005	883,620	91.7	356
State Farm Mut Auto Ins Co	IL	25178	176	247,129,848	1.294	179,813,852	72.8	76,732
State Mut Ins Co	GA	69132		9,299,300	0.049	6,502,924	69.9	2,559
Sterling Investors Life Ins Co	IN	89184	4888	11,105,974	0.058	8,942,787	80.5	4,277
Sterling Life Ins Co	IL	77399	901	43,447,107	0.228	27,929,131	64.3	11,892
Talcott Resolution Life Ins Co	CT	88072	4926	273,505	0.001	187,148	68.4	52
The Cincinnati Life Ins Co	OH	76236	244	-10	0.000	-1	10.0	0
The Vt Hlth Plan LLC	VT	95696	4745	15,790,471	0.083	12,966,546	82.1	7,111
THP Ins Co	WV	60016	1297	17,444,541	0.091	12,799,480	73.4	6,128
Thrivent Financial For Lutherans	WI	56014		103,168,033	0.540	80,379,666	77.9	43,955
Transamerica Financial Life Ins Co	NY	70688	468	523,827	0.003	323,145	61.7	98
Transamerica Life Ins Co	IA	86231	468	179,693,554	0.941	138,259,256	76.9	72,385
TRH Hlth Ins Co	TN	89005	4677	129,967,354	0.681	94,380,689	72.6	50,352
Trustmark Ins Co	IL	61425	276	10,715	0.000	20,674	192.9	5
Tufts Ins Co Inc	MA	60117	4742	19,315,251	0.101	16,200,189	83.9	7,274
UCare MN	MN	52629	4380	36,097	0.000	11,373	31.5	11
Unicare Life & Hlth Ins Co	IN	80314	671	10,658,803	0.056	4,791,159	45.0	2,619
Unified Life Ins Co	TX	11121		4,296,873	0.023	3,260,126	75.9	1,378
Union Fidelity Life Ins Co	KS	62596	350	93,385	0.000	49,775	53.3	44
Union Labor Life Ins Co	MD	69744	781	81,399	0.000	232,072	285.1	48
Union Security Ins Co	KS	70408	306	698,245	0.004	780,322	111.8	398

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Company Name

INDIVIDUAL POLICIES ISSUED THROUGH 2018

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	214,022,255	1.121	151,328,560	70.7	90,816
United Farm Family Life Ins Co	IN	69892	542	40,880	0.000	51,449	125.9	58
United Heritage Life Ins Co	ID	63983	2878	862	0.000	0	0.0	1
United Hlthcare of AL Inc	AL	95784	707	611,621	0.003	503,649	82.3	195
United Hlthcare of AZ Inc	AZ	96016	707	6,401	0.000	11,775	184.0	4
United Ins Co Of Amer	IL	69930	215	0	0.000	0	N/A	156,937
United Natl Life Ins Co Of Amer	IL	92703	687	3,317,083	0.017	2,241,752	67.6	826
United Of Omaha Life Ins Co	NE	69868	261	749,557,444	3.926	509,707,585	68.0	201,923
United Security Assur Co Of PA	PA	42129		13,305	0.000	1,385	10.4	0
United World Life Ins Co	NE	72850	261	401,510,762	2.103	309,722,325	77.1	146,358
UnitedHealthcare Ins Co	CT	79413	707	2,879,431,744	15.081	2,202,562,742	76.5	982,342
Universal Fidelity Life Ins Co	OK	70122	4989	4,742,771	0.025	3,334,604	70.3	1,512
Upmc Hlth Benefits Inc	PA	11018	1324	235,427	0.001	854,525	363.0	99
US Hlth & Life Ins Co Inc	MI	97772		4,346	0.000	2,553	58.7	1
USAA Life Ins Co	TX	69663	200	320,173,826	1.677	241,791,409	75.5	111,271
USable Life	AR	94358	876	20,395	0.000	4,307	21.1	3
USable Mut Ins Co	AR	83470	876	245,166,342	1.284	185,950,138	75.8	97,504
UTMB Hlth Plans Inc	TX	95764		383,640	0.002	233,900	61.0	115
Voya Retirement Ins & Ann Co	CT	86509	4832	2,042	0.000	984	48.2	1
Washington Natl Ins Co	IN	70319	233	27,203,104	0.142	19,931,419	73.3	7,091
Wellmark Inc	IA	88848	770	379,033,885	1.985	312,654,202	82.5	130,305
Wellmark Of SD Inc	SD	60128	770	49,942,609	0.262	39,528,723	79.1	16,984
Western Catholic Union	IL	57711		1,625,045	0.009	1,223,339	75.3	514
Western United Life Assur Co	WA	85189	1117	16,749,589	0.088	14,714,395	87.8	7,722
Wilcac Life Ins Co	IL	62413	4213	396,330	0.002	307,400	77.6	113
Wisconsin Physicians Serv Ins Corp	WI	53139	68	120,247,145	0.630	71,655,586	59.6	31,522
WMI Mut Ins Co	UT	68420		314,830	0.002	234,559	74.5	111
WPS Hlth Plan Inc	WI	10159	68	60,256	0.000	27,115	45.0	10
TOTAL				19,092,548,052		14,371,125,820	75.3	6,784,623

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**INDIVIDUAL POLICIES ISSUED IN 2019, 2020, AND 2021
BY DIRECT PREMIUMS EARNED**

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Direct Premiums Earned

INDIVIDUAL POLICIES ISSUED IN 2019, 2020, 2021

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
BCBSM Inc	MN	55026	461	468,153,759	7.293	353,804,276	75.6	150,822
Aetna Hlth Ins Co	PA	72052	1	441,682,755	6.881	382,866,816	86.7	326,624
UnitedHealthcare Ins Co	CT	79413	707	393,502,247	6.130	300,735,041	76.4	216,824
United World Life Ins Co	NE	72850	261	303,257,775	4.724	260,417,018	85.9	209,002
Health Care Serv Corp A Mut Legal Re	IL	70670	917	251,303,429	3.915	235,724,366	93.8	131,088
Continental Life Ins Co Brentwood	TN	68500	1	210,671,253	3.282	181,771,370	86.3	141,360
Cigna Hlth & Life Ins Co	CT	67369	901	194,233,456	3.026	160,173,580	82.5	114,023
Omaha Ins Co	NE	13100	261	179,548,653	2.797	143,010,540	79.7	128,251
Accendo Ins Co	UT	63444	1	169,487,554	2.640	141,259,798	83.3	150,358
Medical Hlth Insuring Corp of OH	OH	95828	730	159,527,846	2.485	139,217,686	87.3	87,778
Mutual Of Omaha Ins Co	NE	71412	261	133,397,984	2.078	108,674,856	81.5	120,640
Aetna Hlth & Life Ins Co	CT	78700	1	130,790,981	2.038	106,343,640	81.3	79,126
United Amer Ins Co	NE	92916	290	121,522,851	1.893	82,468,374	67.9	66,759
BCBS of MA	MA	53228	3637	119,397,949	1.860	106,086,860	88.9	63,076
Colonial Penn Life Ins Co	PA	62065	233	115,715,919	1.803	72,355,232	62.5	59,687
Humanadental Ins Co	WI	70580	119	102,122,116	1.591	93,321,164	91.4	58,349
Omaha Supplemental Ins Co	NE	16537	261	88,009,811	1.371	78,246,895	88.9	75,134
USAA Life Ins Co	TX	69663	200	87,250,961	1.359	66,196,424	75.9	44,749
Humana Ins Co	WI	73288	119	85,131,275	1.326	72,286,844	84.9	39,851
Empire Healthchoice Assur Inc	NY	55093	671	79,219,499	1.234	79,718,688	100.6	34,404
Anthem Ins Co Inc	IN	28207	671	76,424,064	1.191	62,245,196	81.4	46,395
BCBS Of FL	FL	98167	536	74,862,149	1.166	49,236,704	65.8	27,360
United Of Omaha Life Ins Co	NE	69868	261	73,963,807	1.152	56,843,684	76.9	46,497
BCBS of NC Inc	NC	54631	758	69,614,888	1.085	58,683,213	84.3	43,240
Wellmark Inc	IA	88848	770	68,767,293	1.071	60,943,121	88.6	38,789
Lumico Life Ins Co	MO	73504	181	68,395,127	1.066	55,500,857	81.1	42,948
Humana Benefit Plan of IL Inc	IL	60052	119	63,503,430	0.989	58,736,945	92.5	35,957
Anthem Hlth Plans of VA Inc	VA	71835	671	57,960,082	0.903	47,203,492	81.4	45,178
Community Ins Co	OH	10345	671	57,139,358	0.890	46,229,210	80.9	29,160
Physicians Life Ins Co	NE	72125	367	56,087,638	0.874	38,532,397	68.7	44,026
Transamerica Life Ins Co	IA	86231	468	56,026,967	0.873	44,287,489	79.0	28,727
Regence BlueShield	WA	53902	1207	53,049,582	0.826	36,890,197	69.5	27,844

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Direct Premiums Earned

INDIVIDUAL POLICIES ISSUED IN 2019, 2020, 2021

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 Farm Mut Auto Ins Co	IL	25178	176	50,758,588	0.791	37,256,122	73.4	28,461
Horizon Ins Co	NJ	14690	1202	47,749,999	0.744	33,682,176	70.5	17,093
Loyal Amer Life Ins Co	OH	65722	901	44,675,552	0.696	35,259,333	78.9	19,607
Wisconsin Physicians Serv Ins Corp	WI	53139	68	42,078,056	0.656	29,598,042	70.3	22,119
Anthem Hlth Plans Inc	CT	60217	671	39,568,529	0.616	35,796,746	90.5	17,721
Medica Hlth Plans	MN	52626	1552	38,913,996	0.606	33,037,284	84.9	13,233
Medico Corp Life Ins Co	IA	79987	3527	37,804,860	0.589	28,964,939	76.6	21,809
American Retirement Life Ins Co	OH	88366	901	36,444,136	0.568	28,257,485	77.5	17,332
Priority Hlth	MI	95561	3383	36,443,663	0.568	30,113,787	82.6	16,924
BCBS of MI Mut Ins Co	MI	54291	572	36,121,373	0.563	36,621,322	101.4	17,260
BCBS of AL	AL	55433	570	35,925,019	0.560	33,457,059	93.1	16,232
Great Southern Life Ins Co	TX	90212	449	35,476,451	0.553	32,258,875	90.9	22,573
BCBS of AZ Inc	AZ	53589		34,955,466	0.545	23,344,872	66.8	45,635
USAble Mut Ins Co	AR	83470	876	34,226,149	0.533	27,135,382	79.3	22,045
Health Net Life Ins Co	CA	66141	1295	33,707,188	0.525	27,512,586	81.6	13,572
Southern Guar Ins Co	WI	19178		32,501,456	0.506	32,145,029	98.9	20,663
Healthy Alliance Life Ins Co	MO	78972	671	30,930,805	0.482	22,069,563	71.4	17,767
American Continental Ins Co	TN	12321	1	30,780,692	0.480	26,821,225	87.1	20,411
Philadelphia Amer Life Ins Co	TX	67784	520	29,779,912	0.464	23,410,466	78.6	23,926
Rocky Mountain Hospital & Medical	CO	11011	671	29,679,847	0.462	24,553,400	82.7	19,263
BCBS Of SC Inc	SC	38520	661	29,294,064	0.456	23,167,308	79.1	19,208
Western United Life Assur Co	WA	85189	1117	29,007,517	0.452	23,378,152	80.6	14,223
GPM Hlth & Life Ins Co	TX	67059	4712	28,999,013	0.452	25,814,140	89.0	15,898
Thrivent Financial For Lutherans	WI	56014		28,980,086	0.451	30,221,318	104.3	16,499
Compbenefits Ins Co	TX	60984	119	28,731,877	0.448	24,494,093	85.3	24,178
Anthem Hlth Plans Of KY Inc	KY	95120	671	28,065,221	0.437	17,949,884	64.0	15,735
BCBS Of KS Inc	KS	70729	430	25,747,270	0.401	20,952,522	81.4	14,246
National Hlth Ins Co	TX	82538	8	24,403,980	0.380	23,400,274	95.9	14,518
Capitol Life Ins Co	TX	61581	3436	23,162,761	0.361	19,005,632	82.1	21,594
ManhattanLife Ins & Ann Co	TX	61883	1117	23,090,433	0.360	19,045,340	82.5	24,685
Regence BCBS of OR	OR	54933	1207	23,081,277	0.360	18,021,236	78.1	11,735
Highmark Inc	PA	54771	812	21,770,972	0.339	20,431,325	93.8	10,874

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Direct Premiums Earned

INDIVIDUAL POLICIES ISSUED IN 2019, 2020, 2021

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
Louisiana Hlth Serv & Ind Co	LA	81200	438	21,423,365	0.334	19,747,175	92.2	13,220
BCBS of TN Inc	TN	54518	3498	21,347,118	0.333	16,479,901	77.2	13,021
Anthem Hlth Plans of ME Inc	ME	52618	671	20,314,765	0.316	17,594,600	86.6	9,176
HPHC Ins Co Inc	MA	18975	4742	19,783,771	0.308	17,020,065	86.0	8,405
Anthem Hlth Plans of NH	NH	53759	671	19,582,116	0.305	13,934,988	71.2	11,495
National Guardian Life Ins Co	WI	66583	1211	18,035,204	0.281	15,706,138	87.1	8,357
First Care Inc	MD	60113	380	17,621,388	0.275	12,596,812	71.5	11,731
American Natl Life Ins Co Of TX	TX	71773	408	17,118,447	0.267	14,593,569	85.3	4,004
Union Security Ins Co	KS	70408	306	15,703,551	0.245	14,087,977	89.7	10,971
BCBS of ND	ND	55891		15,689,973	0.244	11,770,347	75.0	9,383
Old Surety Life Ins Co	OK	67326	4922	15,613,054	0.243	9,200,889	58.9	11,735
Manhattan Life Ins Co	NY	65870	1117	15,468,175	0.241	12,764,262	82.5	6,561
Asuris NW Hlth	WA	47350	1207	15,251,699	0.238	13,243,765	86.8	8,765
Puritan Life Ins Co of Amer	AZ	71390	4903	13,861,395	0.216	11,324,538	81.7	7,639
Central States H & L Co Of Omaha	NE	61751	690	13,515,981	0.211	10,852,611	80.3	10,424
BCBS Of NE	NE	77780	4858	13,474,209	0.210	11,995,783	89.0	9,800
S USA Life Ins Co Inc	AZ	60183	4947	13,396,482	0.209	10,858,689	81.1	7,038
Physicians Mut Ins Co	NE	80578	367	13,159,245	0.205	6,491,814	49.3	7,517
TRH Hlth Ins Co	TN	89005	4677	13,092,342	0.204	11,336,926	86.6	8,585
New Era Life Ins Co	TX	78743	520	12,699,977	0.198	9,929,728	78.2	10,249
Regence BCBS of UT	UT	54550	1207	12,358,204	0.193	11,444,465	92.6	7,730
Heartland Natl Life Ins Co	IN	66214		12,217,892	0.190	9,561,711	78.3	9,630
Bankers Fidelity Assur Co	GA	71919	587	12,195,270	0.190	8,624,209	70.7	6,689
Cigna Natl Hlth Ins Co	OH	61727	901	12,119,989	0.189	8,966,994	74.0	12,819
Wellmark Of SD Inc	SD	60128	770	11,998,960	0.187	9,234,203	77.0	7,240
Shenandoah Life Ins Co	VA	68845	4947	11,243,993	0.175	9,412,883	83.7	6,268
Amerigroup Ins Co	TX	14078	671	11,201,524	0.175	11,724,022	104.7	7,517
Sterling Investors Life Ins Co	IN	89184	4888	11,054,025	0.172	10,351,679	93.6	5,904
Guarantee Trust Life Ins Co	IL	64211	687	10,901,631	0.170	9,386,602	86.1	5,061
Bankers Fidelity Life Ins Co	GA	61239	587	10,782,214	0.168	8,907,788	82.6	5,507
Premera Blue Cross	WA	47570	962	10,443,150	0.163	6,518,865	62.4	6,789
QCC Ins Co	PA	93688	936	9,983,301	0.156	9,327,434	93.4	5,042

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Direct Premiums Earned

INDIVIDUAL POLICIES ISSUED IN 2019, 2020, 2021

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	9,930,311	0.155	8,633,080	86.9	4,839
Pekin Life Ins Co	IL	67628	153	9,908,476	0.154	9,628,347	97.2	8,115
Globe Life Ins Co of NY	NY	74101	290	9,873,087	0.154	6,133,415	62.1	11,633
Security Hlth Plan of WI Inc	WI	96881		9,264,402	0.144	6,685,624	72.2	3,706
New Era Life Ins Co Of Midwest	TX	69698	520	9,151,646	0.143	7,119,567	77.8	6,277
CSI Life Ins Co	NE	82880	31	8,941,314	0.139	6,743,333	75.4	5,276
Highmark BCBSD Inc	DE	53287	812	8,711,914	0.136	6,339,377	72.8	4,897
Erie Family Life Ins Co	PA	70769	213	8,666,855	0.135	6,368,297	73.5	6,931
Everest Reins Co	DE	26921	1120	8,212,207	0.128	6,924,997	84.3	4,593
Excellus Hlth Plan Inc	NY	55107	1186	8,085,719	0.126	12,731,469	157.5	4,717
Medico Ins Co	IA	31119	3527	7,946,782	0.124	5,315,582	66.9	10,796
Pan Amer Life Ins Co	LA	67539	525	7,518,928	0.117	6,020,280	80.1	4,532
Individual Assur Co Life Hlth & Acc	OK	81779	2858	7,180,705	0.112	5,575,341	77.6	2,949
BCBS Hlthcare Plan of GA Inc	GA	96962	671	6,801,566	0.106	4,985,129	73.3	3,531
Garden State Life Ins Co	TX	63657	408	6,710,289	0.105	6,190,183	92.2	4,137
Reserve Natl Ins Co	IL	68462	215	6,648,234	0.104	2,516,996	37.9	1,442
United Ins Co Of Amer	IL	69930	215	6,290,773	0.098	5,163,666	82.1	4,331
Assured Life Assn	CO	56499		6,160,610	0.096	5,323,968	86.4	3,273
Capital Advantage Ins Co	PA	41203	1230	5,966,338	0.093	4,619,369	77.4	4,691
Blue Cross of ID Care Plus Inc	ID	15022	1290	5,931,027	0.092	5,017,622	84.6	2,832
Humana Ins Co of NY	NY	12634	119	5,909,450	0.092	5,782,162	97.8	3,470
Everence Assn Inc	IN	57991	4616	5,840,086	0.091	3,825,257	65.5	3,774
The Vt Hlth Plan LLC	VT	95696	4745	5,717,737	0.089	4,048,940	70.8	3,108
United States Fire Ins Co	DE	21113	158	5,545,373	0.086	2,917,827	52.6	3,440
First Hlth Life & Hlth Ins Co	TX	90328	1	5,489,949	0.086	3,922,282	71.4	2,968
Alliance Hlth & Life Ins Co	MI	60134	1311	5,236,887	0.082	4,207,483	80.3	2,929
SBLI USA Life Ins Co Inc	NY	60176	4947	5,070,461	0.079	4,182,507	82.5	3,361
Country Life Ins Co	IL	62553	50	5,067,380	0.079	3,843,929	75.9	3,310
BCBS of KC	MO	47171	537	4,663,503	0.073	4,205,104	90.2	2,315
Tufts Ins Co Inc	MA	60117	4742	4,290,604	0.067	4,332,485	101.0	2,953
Avera Hlth Plans Inc	SD	95839		4,251,971	0.066	3,599,068	84.6	3,239
Combined Ins Co Of Amer	IL	62146	626	4,057,340	0.063	3,158,913	77.9	2,024

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Direct Premiums Earned

INDIVIDUAL POLICIES ISSUED IN 2019, 2020, 2021

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 MS Mut Ins Co	MS	60111	1126	3,422,984	0.053	2,802,443	81.9	1,015
EPIC Life Ins Co	WI	64149	68	3,381,728	0.053	2,656,408	78.6	1,618
Highmark Western & Northeastern NY	NY	55204	812	3,282,687	0.051	6,267,480	190.9	2,263
MercyCare HMO Inc	WI	12195	3595	3,145,423	0.049	2,965,289	94.3	1,249
Medico Life & Hlth Ins Co	IA	65641	3527	3,123,404	0.049	2,378,128	76.1	1,452
Sentinel Security Life Ins Co	UT	68802	4824	3,009,884	0.047	2,873,174	95.5	1,578
BCBS of WY	WY	53767		2,897,850	0.045	2,136,465	73.7	1,807
Humana Hlth Plan Inc	KY	95885	119	2,518,370	0.039	2,272,390	90.2	1,274
Aultcare Ins Co	OH	77216	4805	2,488,910	0.039	1,952,775	78.5	1,216
BCBS of RI	RI	53473		2,485,903	0.039	1,924,598	77.4	955
Highmark West Virginia Inc.	WV	54828	812	2,419,479	0.038	2,329,227	96.3	1,224
Globe Life & Accident Ins Co	NE	91472	290	2,184,137	0.034	2,347,170	107.5	1,423
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	2,075,748	0.032	1,821,187	87.7	838
Liberty Bankers Life Ins Co	OK	68543	3436	1,981,736	0.031	1,672,864	84.4	871
AmeriHealth Ins Co Of NJ	NJ	60061	936	1,828,770	0.028	1,275,825	69.8	875
Humana Ins Co Of PR Inc	PR	84603	119	1,810,804	0.028	1,153,286	63.7	1,163
Empheysis Ins Co	TX	88595	119	1,769,314	0.028	1,614,645	91.3	1,263
Sanford Hlth Plan	SD	95683	1246	1,612,573	0.025	1,623,048	100.6	1,117
Elips Life Ins Co	MO	85561	181	1,576,963	0.025	1,010,265	64.1	4,870
Catholic United Financial	MN	57053		1,572,756	0.025	1,203,560	76.5	856
Companion Life Ins Co	SC	77828	661	1,461,207	0.023	1,147,795	78.6	474
State Mut Ins Co	GA	69132		1,397,742	0.022	1,052,757	75.3	1,282
Oxford Life Ins Co	AZ	76112	574	1,261,728	0.020	1,095,433	86.8	811
Regence Blueshield Of ID Inc	ID	60131	1207	1,260,311	0.020	988,846	78.5	810
HNE Ins Co	MA	14198	4756	1,220,761	0.019	1,811,231	148.4	1,428
Fallon Hlth & Life Assur Co	MA	66828	4741	1,139,936	0.018	921,797	80.9	514
Quartz Hlth Benefit Plans Corp	WI	95796	4870	1,099,727	0.017	700,808	63.7	310
Montana Hlth Cooperative	MT	14933		1,094,799	0.017	1,042,180	95.2	1,125
Providence Hlth Assur	OR	15203	4788	1,066,950	0.017	887,197	83.2	1,774
Federal Life Ins Co	IL	63223	4966	969,286	0.015	822,132	84.8	953
Order of United Commercial Travelers	OH	56383		925,229	0.014	485,574	52.5	553
Paramount Ins Co	OH	11518	1212	909,095	0.014	808,947	89.0	471

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Direct Premiums Earned

INDIVIDUAL POLICIES ISSUED IN 2019, 2020, 2021

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 VT	VT	53295	4745	853,986	0.013	1,250,311	146.4	268
GCU	PA	56693		661,588	0.010	490,832	74.2	317
Bankers Conseco Life Ins Co	NY	68560	233	640,000	0.010	331,355	51.8	530
McLaren Hlth Plan Comm	MI	14217	4700	623,580	0.010	626,875	100.5	341
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	604,235	0.009	399,941	66.2	3,780
Supreme Council The Royal Arcanum	MA	58181		591,038	0.009	365,738	61.9	734
THP Ins Co	WV	60016	1297	556,415	0.009	375,772	67.5	363
Group Hlth Coop of S Central WI	WI	95311		511,567	0.008	597,833	116.9	245
BCBS of MA HMO Blue Inc	MA	12219	3637	494,201	0.008	506,572	102.5	259
BCBS of WI	WI	54003	671	472,973	0.007	36,684	7.8	168
Moda Hlth Plan Inc	OR	47098	1313	464,438	0.007	391,957	84.4	367
Independence Amer Ins Co	DE	26581	450	455,724	0.007	361,203	79.3	566
Catholic Life Ins	TX	57347		444,110	0.007	292,174	65.8	266
Family Life Ins Co	TX	63053	1117	437,384	0.007	339,970	77.7	363
Quartz Hlth Plan Corp	WI	95101	4870	427,784	0.007	346,984	81.1	247
Nassau Life Ins Co of KS	KS	68284	4736	350,972	0.005	194,570	55.4	413
EmblemHealth Plan Inc	NY	55239	1127	318,508	0.005	291,907	91.6	300
Dean Hlth Plan Inc	WI	96156	1552	295,292	0.005	300,566	101.8	126
UCare Hlth Inc	WI	12924	4380	295,039	0.005	359,661	121.9	222
Universal Fidelity Life Ins Co	OK	70122	4989	245,783	0.004	120,589	49.1	174
Loyal Christian Benefit Assn	PA	56758		216,454	0.003	240,289	111.0	116
Aetna Life Ins Co	CT	60054	1	212,847	0.003	76,782	36.1	53
UnitedHealthcare Ins Co of Amer	IL	84549	707	203,423	0.003	127,755	62.8	644
Health Alliance Medical Plans	IL	77950	1192	193,217	0.003	146,293	75.7	52
WMI Mut Ins Co	UT	68420		183,677	0.003	121,043	65.9	132
Health Tradition Hlth Plan Inc	WI	96628	4939	178,648	0.003	103,852	58.1	87
Health Net Hlth Plan of OR Inc	OR	95800	1295	157,696	0.002	92,462	58.6	475
Transamerica Financial Life Ins Co	NY	70688	468	123,385	0.002	137,622	111.5	68
Independence Hospital Ind Plan Inc	PA	54704	936	121,805	0.002	130,255	106.9	85
Quartz Hlth Ins Corp	WI	95341	4870	115,952	0.002	105,880	91.3	55
Summa Ins Co Inc	OH	10649	3259	91,235	0.001	44,691	49.0	24
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	86,130	0.001	52,179	60.6	39

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Direct Premiums Earned

INDIVIDUAL POLICIES ISSUED IN 2019, 2020, 2021

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
Gerber Life Ins Co	NY	70939	836	74,627	0.001	45,846	61.4	22
Unified Life Ins Co	TX	11121		65,119	0.001	357,759	549.4	184
Health First Ins Inc	FL	14140	4740	58,529	0.001	42,345	72.3	21
CDPHP Universal Benefits Inc	NY	47027	4708	53,863	0.001	133,928	248.6	11
Sterling Life Ins Co	IL	77399	901	52,817	0.001	47,868	90.6	15
Allcare Hlth Plan Inc	OR	12253	4963	47,010	0.001	53,081	112.9	18
Magna Ins Co	MS	61018		43,920	0.001	37,521	85.4	81
Western Catholic Union	IL	57711		42,966	0.001	56,472	131.4	24
American Benefit Life Ins Co	OK	66001	3436	40,236	0.001	29,099	72.3	213
Upmc Hlth Benefits Inc	PA	11018	1324	32,836	0.001	63,952	194.8	14
Polish Falcons Of Amer	PA	56820		30,744	0.000	26,981	87.8	14
Kaiser Found Hlth Plan of WA Options	WA	47055	601	28,861	0.000	27,630	95.7	17
Government Personnel Mut Life Ins Co	TX	63967	4712	25,079	0.000	49,234	196.3	5
Massachusetts Mut Life Ins Co	MA	65935	435	24,364	0.000	17,906	73.5	13
Blue Care Network Of MI	MI	95610	572	20,326	0.000	10,590	52.1	9
Members Hlth Ins Co	AZ	94587	4677	11,063	0.000	1,728	15.6	7
Christian Fidelity Life Ins Co	TX	61859	574	10,981	0.000	1,453	13.2	6
SilverScript Ins Co	TN	12575	1	10,003	0.000	2,876	28.8	5
ManhattanLife of Amer Ins Co	TX	16755	1117	9,889	0.000	233	2.4	16
SILAC Ins Co	UT	62952	4888	9,744	0.000	17,800	182.7	3
Pacificsource Hlth Plans	OR	54976	4704	8,766	0.000	15,932	181.7	4
American Republic Ins Co	IA	60836	3527	8,548	0.000	27,023	316.1	3
Medical Mut Of OH	OH	29076	730	7,688	0.000	728	9.5	10
Ryder Hlth Plan Inc	PR	95743		6,200	0.000	6,650	107.3	10
American Fidelity Assur Co	OK	60410	330	5,559	0.000	24,858	447.2	4
Resource Life Ins Co	IL	61506	233	3,254	0.000	1,061	32.6	2
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	3,234	0.000	2,864	88.6	1
Coventry Hlth & Life Ins Co	MO	81973	1	2,824	0.000	4,915	174.0	1
American Republic Corp Ins Co	IA	67679	3527	2,231	0.000	71	3.2	1
Capital Blue Cross	PA	54720	1230	1,422	0.000	0	0.0	1
Avalon Ins Co	PA	12358	1230	936	0.000	264	28.2	1
Communitycare Life & Hlth Ins Co	OK	89008	3487	355	0.000	917	258.3	1

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Direct Premiums Earned

INDIVIDUAL POLICIES ISSUED IN 2019, 2020, 2021

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				6,419,042,274		5,264,757,027	82.0	3,837,774

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**INDIVIDUAL POLICIES ISSUED IN 2019, 2020, AND 2021
BY COMPANY NAME**

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Company Name

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2019, 2020, 2021

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	169,487,554	2.640	141,259,798	83.3	150,358
Aetna Hlth & Life Ins Co	CT	78700	1	130,790,981	2.038	106,343,640	81.3	79,126
Aetna Hlth Ins Co	PA	72052	1	441,682,755	6.881	382,866,816	86.7	326,624
Aetna Life Ins Co	CT	60054	1	212,847	0.003	76,782	36.1	53
Allcare Hlth Plan Inc	OR	12253	4963	47,010	0.001	53,081	112.9	18
Alliance Hlth & Life Ins Co	MI	60134	1311	5,236,887	0.082	4,207,483	80.3	2,929
American Benefit Life Ins Co	OK	66001	3436	40,236	0.001	29,099	72.3	213
American Continental Ins Co	TN	12321	1	30,780,692	0.480	26,821,225	87.1	20,411
American Fidelity Assur Co	OK	60410	330	5,559	0.000	24,858	447.2	4
American Natl Life Ins Co Of TX	TX	71773	408	17,118,447	0.267	14,593,569	85.3	4,004
American Republic Corp Ins Co	IA	67679	3527	2,231	0.000	71	3.2	1
American Republic Ins Co	IA	60836	3527	8,548	0.000	27,023	316.1	3
American Retirement Life Ins Co	OH	88366	901	36,444,136	0.568	28,257,485	77.5	17,332
Americo Fin Life & Ann Ins Co	TX	61999	449	9,930,311	0.155	8,633,080	86.9	4,839
Amerigroup Ins Co	TX	14078	671	11,201,524	0.175	11,724,022	104.7	7,517
AmeriHealth Ins Co Of NJ	NJ	60061	936	1,828,770	0.028	1,275,825	69.8	875
Anthem Hlth Plans Inc	CT	60217	671	39,568,529	0.616	35,796,746	90.5	17,721
Anthem Hlth Plans Of KY Inc	KY	95120	671	28,065,221	0.437	17,949,884	64.0	15,735
Anthem Hlth Plans of ME Inc	ME	52618	671	20,314,765	0.316	17,594,600	86.6	9,176
Anthem Hlth Plans of NH	NH	53759	671	19,582,116	0.305	13,934,988	71.2	11,495
Anthem Hlth Plans of VA Inc	VA	71835	671	57,960,082	0.903	47,203,492	81.4	45,178
Anthem Ins Co Inc	IN	28207	671	76,424,064	1.191	62,245,196	81.4	46,395
Assured Life Assn	CO	56499		6,160,610	0.096	5,323,968	86.4	3,273
Asuris NW Hlth	WA	47350	1207	15,251,699	0.238	13,243,765	86.8	8,765
Aultcare Ins Co	OH	77216	4805	2,488,910	0.039	1,952,775	78.5	1,216
Avalon Ins Co	PA	12358	1230	936	0.000	264	28.2	1
Avera Hlth Plans Inc	SD	95839		4,251,971	0.066	3,599,068	84.6	3,239
Bankers Conseco Life Ins Co	NY	68560	233	640,000	0.010	331,355	51.8	530
Bankers Fidelity Assur Co	GA	71919	587	12,195,270	0.190	8,624,209	70.7	6,689
Bankers Fidelity Life Ins Co	GA	61239	587	10,782,214	0.168	8,907,788	82.6	5,507
BCBS Hlthcare Plan of GA Inc	GA	96962	671	6,801,566	0.106	4,985,129	73.3	3,531
BCBS of AL	AL	55433	570	35,925,019	0.560	33,457,059	93.1	16,232

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Company Name

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2019, 2020, 2021

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 AZ Inc	AZ	53589		34,955,466	0.545	23,344,872	66.8	45,635
BCBS Of FL	FL	98167	536	74,862,149	1.166	49,236,704	65.8	27,360
BCBS of KC	MO	47171	537	4,663,503	0.073	4,205,104	90.2	2,315
BCBS Of KS Inc	KS	70729	430	25,747,270	0.401	20,952,522	81.4	14,246
BCBS of MA	MA	53228	3637	119,397,949	1.860	106,086,860	88.9	63,076
BCBS of MA HMO Blue Inc	MA	12219	3637	494,201	0.008	506,572	102.5	259
BCBS of MI Mut Ins Co	MI	54291	572	36,121,373	0.563	36,621,322	101.4	17,260
BCBS Of MS Mut Ins Co	MS	60111	1126	3,422,984	0.053	2,802,443	81.9	1,015
BCBS of NC Inc	NC	54631	758	69,614,888	1.085	58,683,213	84.3	43,240
BCBS of ND	ND	55891		15,689,973	0.244	11,770,347	75.0	9,383
BCBS Of NE	NE	77780	4858	13,474,209	0.210	11,995,783	89.0	9,800
BCBS of RI	RI	53473		2,485,903	0.039	1,924,598	77.4	955
BCBS Of SC Inc	SC	38520	661	29,294,064	0.456	23,167,308	79.1	19,208
BCBS of TN Inc	TN	54518	3498	21,347,118	0.333	16,479,901	77.2	13,021
BCBS of VT	VT	53295	4745	853,986	0.013	1,250,311	146.4	268
BCBS of WI	WI	54003	671	472,973	0.007	36,684	7.8	168
BCBS of WY	WY	53767		2,897,850	0.045	2,136,465	73.7	1,807
BCBSM Inc	MN	55026	461	468,153,759	7.293	353,804,276	75.6	150,822
Blue Care Network Of MI	MI	95610	572	20,326	0.000	10,590	52.1	9
Blue Cross of ID Care Plus Inc	ID	15022	1290	5,931,027	0.092	5,017,622	84.6	2,832
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	3,234	0.000	2,864	88.6	1
Capital Advantage Ins Co	PA	41203	1230	5,966,338	0.093	4,619,369	77.4	4,691
Capital Blue Cross	PA	54720	1230	1,422	0.000	0	0.0	1
Capitol Life Ins Co	TX	61581	3436	23,162,761	0.361	19,005,632	82.1	21,594
Catholic Life Ins	TX	57347		444,110	0.007	292,174	65.8	266
Catholic United Financial	MN	57053		1,572,756	0.025	1,203,560	76.5	856
CDPHP Universal Benefits Inc	NY	47027	4708	53,863	0.001	133,928	248.6	11
Central States H & L Co Of Omaha	NE	61751	690	13,515,981	0.211	10,852,611	80.3	10,424
Christian Fidelity Life Ins Co	TX	61859	574	10,981	0.000	1,453	13.2	6
Cigna Hlth & Life Ins Co	CT	67369	901	194,233,456	3.026	160,173,580	82.5	114,023
Cigna Natl Hlth Ins Co	OH	61727	901	12,119,989	0.189	8,966,994	74.0	12,819
Colonial Penn Life Ins Co	PA	62065	233	115,715,919	1.803	72,355,232	62.5	59,687

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Company Name

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2019, 2020, 2021

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
Combined Ins Co Of Amer	IL	62146	626	4,057,340	0.063	3,158,913	77.9	2,024
Community Ins Co	OH	10345	671	57,139,358	0.890	46,229,210	80.9	29,160
Communitycare Life & Hlth Ins Co	OK	89008	3487	355	0.000	917	258.3	1
Companion Life Ins Co	SC	77828	661	1,461,207	0.023	1,147,795	78.6	474
Compbenefits Ins Co	TX	60984	119	28,731,877	0.448	24,494,093	85.3	24,178
Continental Life Ins Co Brentwood	TN	68500	1	210,671,253	3.282	181,771,370	86.3	141,360
Country Life Ins Co	IL	62553	50	5,067,380	0.079	3,843,929	75.9	3,310
Coventry Hlth & Life Ins Co	MO	81973	1	2,824	0.000	4,915	174.0	1
CSI Life Ins Co	NE	82880	31	8,941,314	0.139	6,743,333	75.4	5,276
Dean Hlth Plan Inc	WI	96156	1552	295,292	0.005	300,566	101.8	126
Elips Life Ins Co	MO	85561	181	1,576,963	0.025	1,010,265	64.1	4,870
EmblemHealth Plan Inc	NY	55239	1127	318,508	0.005	291,907	91.6	300
Empheysis Ins Co	TX	88595	119	1,769,314	0.028	1,614,645	91.3	1,263
Empire Healthchoice Assur Inc	NY	55093	671	79,219,499	1.234	79,718,688	100.6	34,404
EPIC Life Ins Co	WI	64149	68	3,381,728	0.053	2,656,408	78.6	1,618
Erie Family Life Ins Co	PA	70769	213	8,666,855	0.135	6,368,297	73.5	6,931
Everence Assn Inc	IN	57991	4616	5,840,086	0.091	3,825,257	65.5	3,774
Everest Reins Co	DE	26921	1120	8,212,207	0.128	6,924,997	84.3	4,593
Excellus Hlth Plan Inc	NY	55107	1186	8,085,719	0.126	12,731,469	157.5	4,717
Fallon Hlth & Life Assur Co	MA	66828	4741	1,139,936	0.018	921,797	80.9	514
Family Life Ins Co	TX	63053	1117	437,384	0.007	339,970	77.7	363
Federal Life Ins Co	IL	63223	4966	969,286	0.015	822,132	84.8	953
First Care Inc	MD	60113	380	17,621,388	0.275	12,596,812	71.5	11,731
First Hlth Life & Hlth Ins Co	TX	90328	1	5,489,949	0.086	3,922,282	71.4	2,968
Garden State Life Ins Co	TX	63657	408	6,710,289	0.105	6,190,183	92.2	4,137
GCU	PA	56693		661,588	0.010	490,832	74.2	317
Gerber Life Ins Co	NY	70939	836	74,627	0.001	45,846	61.4	22
Globe Life & Accident Ins Co	NE	91472	290	2,184,137	0.034	2,347,170	107.5	1,423
Globe Life Ins Co of NY	NY	74101	290	9,873,087	0.154	6,133,415	62.1	11,633
Government Personnel Mut Life Ins Co	TX	63967	4712	25,079	0.000	49,234	196.3	5
GPM Hlth & Life Ins Co	TX	67059	4712	28,999,013	0.452	25,814,140	89.0	15,898
Great Southern Life Ins Co	TX	90212	449	35,476,451	0.553	32,258,875	90.9	22,573

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Company Name

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2019, 2020, 2021

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
Group Hlth Coop of S Central WI	WI	95311		511,567	0.008	597,833	116.9	245
Guarantee Trust Life Ins Co	IL	64211	687	10,901,631	0.170	9,386,602	86.1	5,061
Health Alliance Medical Plans	IL	77950	1192	193,217	0.003	146,293	75.7	52
Health Care Serv Corp A Mut Legal Re	IL	70670	917	251,303,429	3.915	235,724,366	93.8	131,088
Health First Ins Inc	FL	14140	4740	58,529	0.001	42,345	72.3	21
Health Net Hlth Plan of OR Inc	OR	95800	1295	157,696	0.002	92,462	58.6	475
Health Net Life Ins Co	CA	66141	1295	33,707,188	0.525	27,512,586	81.6	13,572
Health Tradition Hlth Plan Inc	WI	96628	4939	178,648	0.003	103,852	58.1	87
Healthy Alliance Life Ins Co	MO	78972	671	30,930,805	0.482	22,069,563	71.4	17,767
Heartland Natl Life Ins Co	IN	66214		12,217,892	0.190	9,561,711	78.3	9,630
Highmark BCBSD Inc	DE	53287	812	8,711,914	0.136	6,339,377	72.8	4,897
Highmark Inc	PA	54771	812	21,770,972	0.339	20,431,325	93.8	10,874
Highmark West Virginia Inc.	WV	54828	812	2,419,479	0.038	2,329,227	96.3	1,224
Highmark Western & Northeastern NY	NY	55204	812	3,282,687	0.051	6,267,480	190.9	2,263
HNE Ins Co	MA	14198	4756	1,220,761	0.019	1,811,231	148.4	1,428
Horizon Ins Co	NJ	14690	1202	47,749,999	0.744	33,682,176	70.5	17,093
HPHC Ins Co Inc	MA	18975	4742	19,783,771	0.308	17,020,065	86.0	8,405
Humana Benefit Plan of IL Inc	IL	60052	119	63,503,430	0.989	58,736,945	92.5	35,957
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	86,130	0.001	52,179	60.6	39
Humana Hlth Plan Inc	KY	95885	119	2,518,370	0.039	2,272,390	90.2	1,274
Humana Ins Co	WI	73288	119	85,131,275	1.326	72,286,844	84.9	39,851
Humana Ins Co of NY	NY	12634	119	5,909,450	0.092	5,782,162	97.8	3,470
Humana Ins Co Of PR Inc	PR	84603	119	1,810,804	0.028	1,153,286	63.7	1,163
Humanadental Ins Co	WI	70580	119	102,122,116	1.591	93,321,164	91.4	58,349
Independence Amer Ins Co	DE	26581	450	455,724	0.007	361,203	79.3	566
Independence Hospital Ind Plan Inc	PA	54704	936	121,805	0.002	130,255	106.9	85
Individual Assur Co Life Hlth & Acc	OK	81779	2858	7,180,705	0.112	5,575,341	77.6	2,949
Kaiser Found Hlth Plan of WA Options	WA	47055	601	28,861	0.000	27,630	95.7	17
Liberty Bankers Life Ins Co	OK	68543	3436	1,981,736	0.031	1,672,864	84.4	871
Louisiana Hlth Serv & Ind Co	LA	81200	438	21,423,365	0.334	19,747,175	92.2	13,220
Loyal Amer Life Ins Co	OH	65722	901	44,675,552	0.696	35,259,333	78.9	19,607
Loyal Christian Benefit Assn	PA	56758		216,454	0.003	240,289	111.0	116

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Company Name

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2019, 2020, 2021

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	68,395,127	1.066	55,500,857	81.1	42,948
Magna Ins Co	MS	61018		43,920	0.001	37,521	85.4	81
Manhattan Life Ins Co	NY	65870	1117	15,468,175	0.241	12,764,262	82.5	6,561
ManhattanLife Ins & Ann Co	TX	61883	1117	23,090,433	0.360	19,045,340	82.5	24,685
ManhattanLife of Amer Ins Co	TX	16755	1117	9,889	0.000	233	2.4	16
Massachusetts Mut Life Ins Co	MA	65935	435	24,364	0.000	17,906	73.5	13
McLaren Hlth Plan Comm	MI	14217	4700	623,580	0.010	626,875	100.5	341
Medica Hlth Plans	MN	52626	1552	38,913,996	0.606	33,037,284	84.9	13,233
Medical Hlth Insuring Corp of OH	OH	95828	730	159,527,846	2.485	139,217,686	87.3	87,778
Medical Mut Of OH	OH	29076	730	7,688	0.000	728	9.5	10
Medico Corp Life Ins Co	IA	79987	3527	37,804,860	0.589	28,964,939	76.6	21,809
Medico Ins Co	IA	31119	3527	7,946,782	0.124	5,315,582	66.9	10,796
Medico Life & Hlth Ins Co	IA	65641	3527	3,123,404	0.049	2,378,128	76.1	1,452
Members Hlth Ins Co	AZ	94587	4677	11,063	0.000	1,728	15.6	7
MercyCare HMO Inc	WI	12195	3595	3,145,423	0.049	2,965,289	94.3	1,249
Moda Hlth Plan Inc	OR	47098	1313	464,438	0.007	391,957	84.4	367
Montana Hlth Cooperative	MT	14933		1,094,799	0.017	1,042,180	95.2	1,125
Mutual Of Omaha Ins Co	NE	71412	261	133,397,984	2.078	108,674,856	81.5	120,640
Nassau Life Ins Co of KS	KS	68284	4736	350,972	0.005	194,570	55.4	413
National Guardian Life Ins Co	WI	66583	1211	18,035,204	0.281	15,706,138	87.1	8,357
National Hlth Ins Co	TX	82538	8	24,403,980	0.380	23,400,274	95.9	14,518
New Era Life Ins Co	TX	78743	520	12,699,977	0.198	9,929,728	78.2	10,249
New Era Life Ins Co Of Midwest	TX	69698	520	9,151,646	0.143	7,119,567	77.8	6,277
Old Surety Life Ins Co	OK	67326	4922	15,613,054	0.243	9,200,889	58.9	11,735
Omaha Ins Co	NE	13100	261	179,548,653	2.797	143,010,540	79.7	128,251
Omaha Supplemental Ins Co	NE	16537	261	88,009,811	1.371	78,246,895	88.9	75,134
Order of United Commercial Travelers	OH	56383		925,229	0.014	485,574	52.5	553
Oxford Life Ins Co	AZ	76112	574	1,261,728	0.020	1,095,433	86.8	811
Pacificsource Hlth Plans	OR	54976	4704	8,766	0.000	15,932	181.7	4
Pan Amer Life Ins Co	LA	67539	525	7,518,928	0.117	6,020,280	80.1	4,532
Paramount Ins Co	OH	11518	1212	909,095	0.014	808,947	89.0	471
Pekin Life Ins Co	IL	67628	153	9,908,476	0.154	9,628,347	97.2	8,115

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Company Name

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2019, 2020, 2021

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
Philadelphia Amer Life Ins Co	TX	67784	520	29,779,912	0.464	23,410,466	78.6	23,926
Physicians Life Ins Co	NE	72125	367	56,087,638	0.874	38,532,397	68.7	44,026
Physicians Mut Ins Co	NE	80578	367	13,159,245	0.205	6,491,814	49.3	7,517
Polish Falcons Of Amer	PA	56820		30,744	0.000	26,981	87.8	14
Premera Blue Cross	WA	47570	962	10,443,150	0.163	6,518,865	62.4	6,789
Priority Hlth	MI	95561	3383	36,443,663	0.568	30,113,787	82.6	16,924
Providence Hlth Assur	OR	15203	4788	1,066,950	0.017	887,197	83.2	1,774
Puritan Life Ins Co of Amer	AZ	71390	4903	13,861,395	0.216	11,324,538	81.7	7,639
QCC Ins Co	PA	93688	936	9,983,301	0.156	9,327,434	93.4	5,042
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	604,235	0.009	399,941	66.2	3,780
Quartz Hlth Benefit Plans Corp	WI	95796	4870	1,099,727	0.017	700,808	63.7	310
Quartz Hlth Ins Corp	WI	95341	4870	115,952	0.002	105,880	91.3	55
Quartz Hlth Plan Corp	WI	95101	4870	427,784	0.007	346,984	81.1	247
Regence BCBS of OR	OR	54933	1207	23,081,277	0.360	18,021,236	78.1	11,735
Regence BCBS of UT	UT	54550	1207	12,358,204	0.193	11,444,465	92.6	7,730
Regence BlueShield	WA	53902	1207	53,049,582	0.826	36,890,197	69.5	27,844
Regence Blueshield Of ID Inc	ID	60131	1207	1,260,311	0.020	988,846	78.5	810
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	2,075,748	0.032	1,821,187	87.7	838
Reserve Natl Ins Co	IL	68462	215	6,648,234	0.104	2,516,996	37.9	1,442
Resource Life Ins Co	IL	61506	233	3,254	0.000	1,061	32.6	2
Rocky Mountain Hospital & Medical	CO	11011	671	29,679,847	0.462	24,553,400	82.7	19,263
Ryder Hlth Plan Inc	PR	95743		6,200	0.000	6,650	107.3	10
S USA Life Ins Co Inc	AZ	60183	4947	13,396,482	0.209	10,858,689	81.1	7,038
Sanford Hlth Plan	SD	95683	1246	1,612,573	0.025	1,623,048	100.6	1,117
SBLI USA Life Ins Co Inc	NY	60176	4947	5,070,461	0.079	4,182,507	82.5	3,361
Security Hlth Plan of WI Inc	WI	96881		9,264,402	0.144	6,685,624	72.2	3,706
Sentinel Security Life Ins Co	UT	68802	4824	3,009,884	0.047	2,873,174	95.5	1,578
Shenandoah Life Ins Co	VA	68845	4947	11,243,993	0.175	9,412,883	83.7	6,268
SILAC Ins Co	UT	62952	4888	9,744	0.000	17,800	182.7	3
SilverScript Ins Co	TN	12575	1	10,003	0.000	2,876	28.8	5
Southern Guar Ins Co	WI	19178		32,501,456	0.506	32,145,029	98.9	20,663
State Farm Mut Auto Ins Co	IL	25178	176	50,758,588	0.791	37,256,122	73.4	28,461

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Company Name

U.S. and U.S. Territories

INDIVIDUAL POLICIES ISSUED IN 2019, 2020, 2021

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		1,397,742	0.022	1,052,757	75.3	1,282
Sterling Investors Life Ins Co	IN	89184	4888	11,054,025	0.172	10,351,679	93.6	5,904
Sterling Life Ins Co	IL	77399	901	52,817	0.001	47,868	90.6	15
Summa Ins Co Inc	OH	10649	3259	91,235	0.001	44,691	49.0	24
Supreme Council The Royal Arcanum	MA	58181		591,038	0.009	365,738	61.9	734
The Vt Hlth Plan LLC	VT	95696	4745	5,717,737	0.089	4,048,940	70.8	3,108
THP Ins Co	WV	60016	1297	556,415	0.009	375,772	67.5	363
Thrivent Financial For Lutherans	WI	56014		28,980,086	0.451	30,221,318	104.3	16,499
Transamerica Financial Life Ins Co	NY	70688	468	123,385	0.002	137,622	111.5	68
Transamerica Life Ins Co	IA	86231	468	56,026,967	0.873	44,287,489	79.0	28,727
TRH Hlth Ins Co	TN	89005	4677	13,092,342	0.204	11,336,926	86.6	8,585
Tufts Ins Co Inc	MA	60117	4742	4,290,604	0.067	4,332,485	101.0	2,953
UCare Hlth Inc	WI	12924	4380	295,039	0.005	359,661	121.9	222
Unified Life Ins Co	TX	11121		65,119	0.001	357,759	549.4	184
Union Security Ins Co	KS	70408	306	15,703,551	0.245	14,087,977	89.7	10,971
United Amer Ins Co	NE	92916	290	121,522,851	1.893	82,468,374	67.9	66,759
United Ins Co Of Amer	IL	69930	215	6,290,773	0.098	5,163,666	82.1	4,331
United Of Omaha Life Ins Co	NE	69868	261	73,963,807	1.152	56,843,684	76.9	46,497
United States Fire Ins Co	DE	21113	158	5,545,373	0.086	2,917,827	52.6	3,440
United World Life Ins Co	NE	72850	261	303,257,775	4.724	260,417,018	85.9	209,002
UnitedHealthcare Ins Co	CT	79413	707	393,502,247	6.130	300,735,041	76.4	216,824
UnitedHealthcare Ins Co of Amer	IL	84549	707	203,423	0.003	127,755	62.8	644
Universal Fidelity Life Ins Co	OK	70122	4989	245,783	0.004	120,589	49.1	174
Upmc Hlth Benefits Inc	PA	11018	1324	32,836	0.001	63,952	194.8	14
USAA Life Ins Co	TX	69663	200	87,250,961	1.359	66,196,424	75.9	44,749
USAbile Mut Ins Co	AR	83470	876	34,226,149	0.533	27,135,382	79.3	22,045
Wellmark Inc	IA	88848	770	68,767,293	1.071	60,943,121	88.6	38,789
Wellmark Of SD Inc	SD	60128	770	11,998,960	0.187	9,234,203	77.0	7,240
Western Catholic Union	IL	57711		42,966	0.001	56,472	131.4	24
Western United Life Assur Co	WA	85189	1117	29,007,517	0.452	23,378,152	80.6	14,223
Wisconsin Physicians Serv Ins Corp	WI	53139	68	42,078,056	0.656	29,598,042	70.3	22,119
WMI Mut Ins Co	UT	68420		183,677	0.003	121,043	65.9	132

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Company Name

INDIVIDUAL POLICIES ISSUED IN 2019, 2020, 2021

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				6,419,042,274		5,264,757,027	82.0	3,837,774

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**TOTAL INDIVIDUAL POLICIES
BY DIRECT PREMIUMS EARNED**

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

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	3,272,933,991	12.829	2,503,297,783	76.5	1,199,166
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,634,068,608	6.405	1,236,014,788	75.6	590,588
United Of Omaha Life Ins Co	NE	69868	261	823,521,251	3.228	566,551,269	68.8	248,420
Omaha Ins Co	NE	13100	261	796,399,169	3.122	632,088,282	79.4	374,379
Mutual Of Omaha Ins Co	NE	71412	261	715,233,981	2.804	540,520,535	75.6	306,164
United World Life Ins Co	NE	72850	261	704,768,537	2.763	570,139,343	80.9	355,360
Continental Life Ins Co Brentwood	TN	68500	1	594,525,068	2.330	494,104,572	83.1	275,239
BCBS of MA	MA	53228	3637	513,348,654	2.012	457,507,826	89.1	216,833
Cigna Hlth & Life Ins Co	CT	67369	901	498,022,407	1.952	427,952,267	85.9	251,842
Colonial Penn Life Ins Co	PA	62065	233	496,018,799	1.944	345,218,481	69.6	190,181
BCBSM Inc	MN	55026	461	468,213,504	1.835	353,831,978	75.6	150,835
Aetna Hlth Ins Co	PA	72052	1	467,994,734	1.834	404,972,682	86.5	339,195
BCBS Of FL	FL	98167	536	462,172,860	1.812	360,742,353	78.1	170,436
Aetna Hlth & Life Ins Co	CT	78700	1	455,760,809	1.786	372,213,984	81.7	211,275
Humana Ins Co	WI	73288	119	448,150,661	1.757	337,853,561	75.4	172,318
Wellmark Inc	IA	88848	770	447,801,178	1.755	373,597,323	83.4	169,094
USAA Life Ins Co	TX	69663	200	407,424,787	1.597	307,987,833	75.6	156,020
BCBS of NC Inc	NC	54631	758	389,686,489	1.527	282,043,585	72.4	157,386
American Retirement Life Ins Co	OH	88366	901	387,228,553	1.518	298,517,029	77.1	143,948
American Continental Ins Co	TN	12321	1	386,338,897	1.514	293,073,743	75.9	132,734
BCBS of MI Mut Ins Co	MI	54291	572	371,517,004	1.456	298,451,909	80.3	113,894
Anthem Hlth Plans of VA Inc	VA	71835	671	344,846,160	1.352	238,051,395	69.0	147,956
United Amer Ins Co	NE	92916	290	335,545,106	1.315	233,796,934	69.7	157,575
State Farm Mut Auto Ins Co	IL	25178	176	297,888,436	1.168	217,069,974	72.9	105,193
USAbile Mut Ins Co	AR	83470	876	279,392,491	1.095	213,085,520	76.3	119,549
Medical Hlth Insuring Corp of OH	OH	95828	730	246,749,902	0.967	205,876,508	83.4	126,731
BCBS Of KS Inc	KS	70729	430	238,946,283	0.937	185,231,570	77.5	84,729
Horizon Ins Co	NJ	14690	1202	238,433,869	0.935	184,556,307	77.4	72,476
Transamerica Life Ins Co	IA	86231	468	235,720,521	0.924	182,546,745	77.4	101,112
BCBS of AL	AL	55433	570	227,362,817	0.891	178,973,473	78.7	100,692
Loyal Amer Life Ins Co	OH	65722	901	214,285,165	0.840	167,532,831	78.2	74,152
Physicians Mut Ins Co	NE	80578	367	198,645,085	0.779	140,665,852	70.8	82,196
Highmark Inc	PA	54771	812	196,683,368	0.771	151,680,303	77.1	72,475

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

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
Anthem Hlth Plans Of KY Inc	KY	95120	671	190,428,207	0.746	130,569,191	68.6	73,187
Anthem Ins Co Inc	IN	28207	671	189,340,679	0.742	138,280,266	73.0	82,068
Accendo Ins Co	UT	63444	1	169,487,554	0.664	141,259,798	83.3	150,358
BCBS Of SC Inc	SC	38520	661	168,083,692	0.659	116,380,378	69.2	67,726
Bankers Life & Cas Co	IL	61263	233	165,136,123	0.647	114,244,422	69.2	39,349
Wisconsin Physicians Serv Ins Corp	WI	53139	68	162,325,201	0.636	101,253,628	62.4	53,641
BCBS Of NE	NE	77780	4858	150,149,046	0.589	113,279,373	75.4	52,074
Medico Corp Life Ins Co	IA	79987	3527	149,905,001	0.588	116,004,592	77.4	64,851
BCBS Hlthcare Plan of GA Inc	GA	96962	671	144,891,911	0.568	96,650,932	66.7	46,710
TRH Hlth Ins Co	TN	89005	4677	143,059,696	0.561	105,717,615	73.9	58,937
Humanadental Ins Co	WI	70580	119	135,901,305	0.533	122,427,863	90.1	73,860
BCBS of TN Inc	TN	54518	3498	135,879,335	0.533	92,297,374	67.9	51,629
HPHC Ins Co Inc	MA	18975	4742	133,589,442	0.524	102,274,147	76.6	49,888
Thrivent Financial For Lutherans	WI	56014		132,148,119	0.518	110,600,984	83.7	60,454
BCBS of AZ Inc	AZ	53589		131,749,658	0.516	91,212,414	69.2	51,758
Philadelphia Amer Life Ins Co	TX	67784	520	131,547,237	0.516	109,876,687	83.5	70,638
Community Ins Co	OH	10345	671	129,923,821	0.509	93,501,817	72.0	60,408
Regence BlueShield	WA	53902	1207	128,717,293	0.505	87,767,157	68.2	54,098
Manhattan Life Ins Co	NY	65870	1117	126,120,910	0.494	105,560,706	83.7	44,867
Empire Healthchoice Assur Inc	NY	55093	671	121,605,055	0.477	107,763,437	88.6	48,846
Carefirst of MD Inc	MD	47058	380	120,017,061	0.470	79,450,227	66.2	33,069
Bankers Fidelity Life Ins Co	GA	61239	587	114,898,106	0.450	95,085,798	82.8	42,861
Health Net Life Ins Co	CA	66141	1295	113,173,721	0.444	90,481,733	79.9	41,754
Louisiana Hlth Serv & Ind Co	LA	81200	438	112,269,036	0.440	88,236,129	78.6	44,495
Physicians Life Ins Co	NE	72125	367	110,465,717	0.433	73,527,037	66.6	57,761
Anthem Hlth Plans Inc	CT	60217	671	106,702,145	0.418	86,156,634	80.7	44,674
Rocky Mountain Hospital & Medical	CO	11011	671	102,467,176	0.402	76,694,148	74.8	45,045
Healthy Alliance Life Ins Co	MO	78972	671	102,342,108	0.401	69,823,575	68.2	41,304
BCBS of ND	ND	55891		99,769,905	0.391	79,380,617	79.6	38,081
Anthem Hlth Plans of NH	NH	53759	671	88,502,187	0.347	63,961,403	72.3	37,613
Omaha Supplemental Ins Co	NE	16537	261	88,009,811	0.345	78,246,895	88.9	75,134
New Era Life Ins Co	TX	78743	520	85,691,814	0.336	70,575,716	82.4	33,988
Aetna Life Ins Co	CT	60054	1	76,224,195	0.299	47,113,234	61.8	20,935

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

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
SILAC Ins Co	UT	62952	4888	74,413,399	0.292	53,917,676	72.5	19,058
Lumico Life Ins Co	MO	73504	181	72,367,956	0.284	59,201,629	81.8	45,315
Humana Benefit Plan of IL Inc	IL	60052	119	71,114,131	0.279	66,375,100	93.3	39,650
Premera Blue Cross	WA	47570	962	69,777,087	0.274	49,543,905	71.0	27,806
Gerber Life Ins Co	NY	70939	836	62,960,153	0.247	44,303,238	70.4	15,099
Wellmark Of SD Inc	SD	60128	770	61,941,569	0.243	48,762,926	78.7	24,224
GPM Hlth & Life Ins Co	TX	67059	4712	61,020,078	0.239	55,217,188	90.5	31,873
Medico Ins Co	IA	31119	3527	60,201,295	0.236	45,098,899	74.9	26,492
Anthem Hlth Plans of ME Inc	ME	52618	671	58,747,478	0.230	45,387,126	77.3	23,642
Central States Ind Co Of Omaha	NE	34274	31	58,539,318	0.229	42,317,912	72.3	17,473
Old Surety Life Ins Co	OK	67326	4922	58,275,368	0.228	39,287,783	67.4	27,115
BCBS of KC	MO	47171	537	57,193,701	0.224	44,460,649	77.7	18,654
Country Life Ins Co	IL	62553	50	55,423,893	0.217	39,352,281	71.0	19,161
BCBS of WI	WI	54003	671	52,958,477	0.208	31,164,579	58.8	13,157
Regence BCBS of UT	UT	54550	1207	51,253,244	0.201	37,619,958	73.4	20,850
Combined Ins Co Of Amer	IL	62146	626	50,985,639	0.200	38,275,078	75.1	18,758
New Era Life Ins Co Of Midwest	TX	69698	520	48,079,503	0.188	39,777,844	82.7	20,643
Bankers Fidelity Assur Co	GA	71919	587	47,264,723	0.185	38,980,585	82.5	20,429
Western United Life Assur Co	WA	85189	1117	45,757,106	0.179	38,092,547	83.2	21,945
Regence BCBS of OR	OR	54933	1207	45,596,497	0.179	31,603,474	69.3	17,716
Capital Advantage Ins Co	PA	41203	1230	43,999,542	0.172	34,192,217	77.7	24,561
Sterling Life Ins Co	IL	77399	901	43,499,924	0.171	27,976,999	64.3	11,907
BCBS of RI	RI	53473		43,315,617	0.170	33,535,175	77.4	16,610
Everence Assn Inc	IN	57991	4616	42,197,491	0.165	30,848,260	73.1	18,979
Medica Hlth Plans	MN	52626	1552	41,811,150	0.164	34,871,152	83.4	14,247
Continental Gen Ins Co	TX	71404		40,996,985	0.161	30,416,128	74.2	10,269
American Republic Ins Co	IA	60836	3527	40,265,591	0.158	26,974,179	67.0	9,695
Globe Life Ins Co of NY	NY	74101	290	40,159,621	0.157	29,892,343	74.4	33,005
First Care Inc	MD	60113	380	38,569,774	0.151	27,893,453	72.3	20,897
Pekin Life Ins Co	IL	67628	153	38,088,696	0.149	28,514,635	74.9	16,694
American Republic Corp Ins Co	IA	67679	3527	37,981,666	0.149	24,248,675	63.8	9,653
CSI Life Ins Co	NE	82880	31	37,420,329	0.147	30,025,733	80.2	17,061
Reserve Natl Ins Co	IL	68462	215	36,477,465	0.143	27,044,969	74.1	11,480

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

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
Priority Hlth	MI	95561	3383	36,443,663	0.143	30,113,787	82.6	16,924
Individual Assur Co Life Hlth & Acc	OK	81779	2858	36,179,686	0.142	27,914,923	77.2	12,253
Nassau Life & Ann Co	CT	93734	4736	36,157,009	0.142	23,701,611	65.6	6,925
Great Southern Life Ins Co	TX	90212	449	35,476,451	0.139	32,258,875	90.9	22,573
Southern Guar Ins Co	WI	19178		35,207,290	0.138	34,888,617	99.1	22,325
Genworth Life & Ann Ins Co	VA	65536	4011	33,520,956	0.131	25,463,322	76.0	9,756
Puritan Life Ins Co of Amer	AZ	71390	4903	33,029,455	0.129	29,820,265	90.3	16,372
Assured Life Assn	CO	56499		32,050,616	0.126	22,857,000	71.3	9,972
BCBS Of MS Mut Ins Co	MS	60111	1126	31,824,518	0.125	24,081,229	75.7	9,146
Dean Hlth Plan Inc	WI	96156	1552	31,599,279	0.124	31,825,484	100.7	16,769
Standard Life & Accident Ins Co	TX	86355	408	31,441,312	0.123	23,215,153	73.8	14,413
Forethought Life Ins Co	IN	91642	3891	30,885,187	0.121	22,413,619	72.6	8,210
Blue Care Network Of MI	MI	95610	572	29,954,202	0.117	19,351,688	64.6	9,726
Sentinel Security Life Ins Co	UT	68802	4824	29,698,424	0.116	25,346,837	85.3	10,031
Americo Fin Life & Ann Ins Co	TX	61999	449	28,902,648	0.113	26,376,235	91.3	13,497
Guarantee Trust Life Ins Co	IL	64211	687	28,837,191	0.113	24,191,391	83.9	11,533
Compbenefits Ins Co	TX	60984	119	28,731,877	0.113	24,494,093	85.3	24,178
American Natl Life Ins Co Of TX	TX	71773	408	27,802,123	0.109	23,236,911	83.6	7,028
Asuris NW Hlth	WA	47350	1207	27,298,205	0.107	23,253,126	85.2	13,195
Washington Natl Ins Co	IN	70319	233	27,203,104	0.107	19,931,419	73.3	7,091
Order of United Commercial Travelers	OH	56383		25,870,310	0.101	16,476,015	63.7	5,579
Oxford Life Ins Co	AZ	76112	574	25,091,304	0.098	20,824,286	83.0	6,805
National Hlth Ins Co	TX	82538	8	24,494,774	0.096	23,486,066	95.9	14,574
Family Life Ins Co	TX	63053	1117	24,185,297	0.095	16,313,687	67.5	5,165
Independence Hospital Ind Plan Inc	PA	54704	936	24,184,526	0.095	16,547,512	68.4	16,327
Tufts Ins Co Inc	MA	60117	4742	23,605,855	0.093	20,532,674	87.0	10,227
ManhattanLife Ins & Ann Co	TX	61883	1117	23,392,036	0.092	19,184,244	82.0	24,765
First Hlth Life & Hlth Ins Co	TX	90328	1	23,202,488	0.091	17,605,829	75.9	9,326
Capitol Life Ins Co	TX	61581	3436	23,162,761	0.091	19,005,632	82.1	21,594
American Family Life Assur Co of Col	NE	60380	370	23,146,339	0.091	18,731,770	80.9	6,230
BCBS of WY	WY	53767		23,074,761	0.090	18,327,233	79.4	9,363
Group Hospitalization & Med Srvc	DC	53007	380	22,637,016	0.089	15,022,300	66.4	7,258
Heartland Natl Life Ins Co	IN	66214		22,183,542	0.087	17,003,564	76.6	11,810

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

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
Sterling Investors Life Ins Co	IN	89184	4888	22,159,999	0.087	19,294,466	87.1	10,181
Highmark BCBSD Inc	DE	53287	812	22,035,856	0.086	15,018,297	68.2	9,751
The Vt Hlth Plan LLC	VT	95696	4745	21,508,208	0.084	17,015,486	79.1	10,219
Everest Reins Co	DE	26921	1120	21,339,940	0.084	18,285,575	85.7	9,987
Excellus Hlth Plan Inc	NY	55107	1186	19,941,514	0.078	23,499,336	117.8	8,231
Avera Hlth Plans Inc	SD	95839		19,652,970	0.077	15,943,081	81.1	10,261
Medical Mut Of OH	OH	29076	730	19,622,748	0.077	14,260,025	72.7	7,169
Central States H & L Co Of Omaha	NE	61751	690	18,872,519	0.074	14,506,665	76.9	11,744
Government Personnel Mut Life Ins Co	TX	63967	4712	18,717,817	0.073	14,027,833	74.9	5,362
Highmark West Virginia Inc.	WV	54828	812	18,606,704	0.073	13,774,113	74.0	6,491
National Guardian Life Ins Co	WI	66583	1211	18,536,974	0.073	16,098,895	86.8	8,601
THP Ins Co	WV	60016	1297	18,000,956	0.071	13,175,252	73.2	6,491
Shenandoah Life Ins Co	VA	68845	4947	17,689,174	0.069	14,581,442	82.4	8,643
S USA Life Ins Co Inc	AZ	60183	4947	17,319,822	0.068	14,211,398	82.1	8,790
AmeriHealth Ins Co Of NJ	NJ	60061	936	17,229,564	0.068	12,655,669	73.5	6,495
American Family Mut Ins Co SI	WI	19275	473	16,810,966	0.066	9,724,487	57.8	3,550
Humana Ins Co of NY	NY	12634	119	16,433,802	0.064	13,561,475	82.5	8,507
Union Security Ins Co	KS	70408	306	16,401,796	0.064	14,868,299	90.7	11,369
Globe Life & Accident Ins Co	NE	91472	290	14,651,978	0.057	12,217,576	83.4	6,521
Cigna Natl Hlth Ins Co	OH	61727	901	14,483,934	0.057	10,521,573	72.6	13,303
Christian Fidelity Life Ins Co	TX	61859	574	14,245,834	0.056	8,587,421	60.3	2,928
Capital Blue Cross	PA	54720	1230	14,219,810	0.056	11,951,378	84.0	9,215
Royal Neighbors Of Amer	IL	57657		13,059,490	0.051	8,259,274	63.2	2,685
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	13,011,921	0.051	9,099,505	69.9	3,824
Golden Rule Ins Co	IN	62286	707	12,703,337	0.050	8,785,344	69.2	3,883
Liberty Bankers Life Ins Co	OK	68543	3436	11,586,847	0.045	10,474,699	90.4	5,036
Amerigroup Ins Co	TX	14078	671	11,420,322	0.045	12,004,389	105.1	7,646
Companion Life Ins Co	SC	77828	661	11,342,378	0.044	9,118,868	80.4	3,727
State Mut Ins Co	GA	69132		10,697,042	0.042	7,555,681	70.6	3,841
Unicare Life & Hlth Ins Co	IN	80314	671	10,658,803	0.042	4,791,159	45.0	2,619
GCU	PA	56693		10,553,219	0.041	8,756,298	83.0	3,993
Security Hlth Plan of WI Inc	WI	96881		10,268,719	0.040	7,803,872	76.0	3,964
Humana Hlth Ins Co Of FL Inc	FL	69671	119	10,237,636	0.040	6,973,089	68.1	4,385

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

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
Regence Blueshield Of ID Inc	ID	60131	1207	10,156,818	0.040	8,139,722	80.1	3,589
Blue Cross of ID Care Plus Inc	ID	15022	1290	10,136,155	0.040	8,052,719	79.4	4,261
QCC Ins Co	PA	93688	936	9,983,301	0.039	9,327,434	93.4	5,042
Humana Ins Co Of KY	KY	60219	119	9,943,687	0.039	7,749,065	77.9	3,587
Principal Life Ins Co	IA	61271	332	9,762,341	0.038	7,270,282	74.5	2,447
Erie Family Life Ins Co	PA	70769	213	8,909,329	0.035	6,697,057	75.2	7,076
Alliance Hlth & Life Ins Co	MI	60134	1311	8,890,239	0.035	7,142,702	80.3	4,305
Pan Amer Life Ins Co	LA	67539	525	8,500,103	0.033	6,817,993	80.2	5,093
Medico Life & Hlth Ins Co	IA	65641	3527	7,889,427	0.031	6,435,617	81.6	3,536
Pacificare Life & Hlth Ins Co	IN	70785	707	7,248,828	0.028	5,847,544	80.7	2,193
BCBS of VT	VT	53295	4745	7,159,374	0.028	6,208,864	86.7	2,040
SBLI USA Life Ins Co Inc	NY	60176	4947	6,998,708	0.027	5,906,419	84.4	4,254
North Amer Ins Co	WI	68349	574	6,957,386	0.027	4,731,689	68.0	1,373
Garden State Life Ins Co	TX	63657	408	6,710,289	0.026	6,190,183	92.2	4,137
United Ins Co Of Amer	IL	69930	215	6,290,773	0.025	5,163,666	82.1	161,268
HNE Ins Co	MA	14198	4756	5,947,268	0.023	5,627,752	94.6	3,368
Highmark Western & Northeastern NY	NY	55204	812	5,879,134	0.023	9,732,366	165.5	3,098
Sierra Hlth & Life Ins Co Inc	NV	71420	707	5,845,336	0.023	3,826,085	65.5	1,400
United States Fire Ins Co	DE	21113	158	5,545,373	0.022	2,917,827	52.6	3,440
Nassau Life Ins Co of KS	KS	68284	4736	5,500,910	0.022	3,693,001	67.1	1,692
American Progressive L&H Ins Of NY	NY	80624	1295	5,364,489	0.021	3,343,208	62.3	1,222
Sanford Hlth Plan	SD	95683	1246	5,282,369	0.021	5,710,261	108.1	2,928
Quartz Hlth Benefit Plans Corp	WI	95796	4870	5,201,092	0.020	3,830,526	73.6	2,043
Universal Fidelity Life Ins Co	OK	70122	4989	4,988,554	0.020	3,455,193	69.3	1,686
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	4,980,439	0.020	4,361,937	87.6	26,725
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	4,686,781	0.018	4,138,005	88.3	1,944
Provident Amer Life & Hlth Ins Co	OH	67903	901	4,458,449	0.017	2,843,269	63.8	806
Unified Life Ins Co	TX	11121		4,361,992	0.017	3,617,885	82.9	1,562
Health Tradition Hlth Plan Inc	WI	96628	4939	4,187,834	0.016	2,846,233	68.0	1,409
Quartz Hlth Plan Corp	WI	95101	4870	4,146,526	0.016	3,462,294	83.5	1,478
EmblemHealth Plan Inc	NY	55239	1127	3,990,695	0.016	3,167,654	79.4	1,304
KSKJ Life Amer Slovenian Catholic Un	IL	56227		3,806,911	0.015	2,384,304	62.6	817
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	3,661,799	0.014	2,012,865	55.0	1,297

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

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
EPIC Life Ins Co	WI	64149	68	3,654,313	0.014	2,889,172	79.1	1,722
Group Hlth Coop of S Central WI	WI	95311		3,452,249	0.014	3,777,109	109.4	1,258
Humana Hlth Plan Inc	KY	95885	119	3,437,296	0.013	2,951,300	85.9	1,711
Fallon Hlth & Life Assur Co	MA	66828	4741	3,435,022	0.013	2,979,572	86.7	1,504
United Natl Life Ins Co Of Amer	IL	92703	687	3,317,083	0.013	2,241,752	67.6	826
Coventry Hlth & Life Ins Co	MO	81973	1	3,251,625	0.013	1,785,444	54.9	650
Paramount Ins Co	OH	11518	1212	3,222,063	0.013	3,057,650	94.9	1,249
Nationwide Life Ins Co	OH	66869	140	3,202,288	0.013	2,165,735	67.6	831
MercyCare HMO Inc	WI	12195	3595	3,145,423	0.012	2,965,289	94.3	1,249
Bankers Conseco Life Ins Co	NY	68560	233	3,129,789	0.012	2,218,234	70.9	1,717
Quartz Hlth Ins Corp	WI	95341	4870	2,830,494	0.011	2,244,992	79.3	998
Health Alliance Medical Plans	IL	77950	1192	2,814,193	0.011	2,093,010	74.4	671
CDPHP Universal Benefits Inc	NY	47027	4708	2,625,787	0.010	2,107,480	80.3	513
Loyal Christian Benefit Assn	PA	56758		2,526,165	0.010	2,202,919	87.2	1,132
Aultcare Ins Co	OH	77216	4805	2,488,910	0.010	1,952,775	78.5	1,216
BCBS of MA HMO Blue Inc	MA	12219	3637	2,470,743	0.010	2,393,054	96.9	1,260
Great Amer Life Ins Co	OH	63312	435	2,416,338	0.009	1,582,269	65.5	523
Moda Hlth Plan Inc	OR	47098	1313	2,018,694	0.008	1,445,328	71.6	1,250
Humana Ins Co Of PR Inc	PR	84603	119	1,810,804	0.007	1,153,286	63.7	1,163
Empheys Ins Co	TX	88595	119	1,769,314	0.007	1,614,645	91.3	1,263
Health Net Hlth Plan of OR Inc	OR	95800	1295	1,740,679	0.007	1,415,804	81.3	1,018
Catholic United Financial	MN	57053		1,725,477	0.007	1,321,486	76.6	934
Western Catholic Union	IL	57711		1,668,011	0.007	1,279,811	76.7	538
Elips Life Ins Co	MO	85561	181	1,576,963	0.006	1,010,265	64.1	4,870
Lincoln Heritage Life Ins Co	IL	65927		1,451,557	0.006	1,044,503	72.0	294
Liberty Natl Life Ins Co	NE	65331	290	1,382,850	0.005	881,643	63.8	722
Columbian Mut Life Ins Co	NY	62103	535	1,162,941	0.005	868,395	74.7	303
Montana Hlth Cooperative	MT	14933		1,094,799	0.004	1,042,180	95.2	1,125
Providence Hlth Assur	OR	15203	4788	1,066,950	0.004	887,197	83.2	1,774
Kaiser Found Hlth Plan of WA Options	WA	47055	601	1,029,270	0.004	864,161	84.0	424
Federal Life Ins Co	IL	63223	4966	972,172	0.004	822,375	84.6	954
Genworth Life Ins Co	DE	70025	4011	971,677	0.004	707,113	72.8	172
Standard Life & Cas Ins Co	UT	71706	1117	964,004	0.004	883,620	91.7	356

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

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
Communitycare Life & Hlth Ins Co	OK	89008	3487	959,167	0.004	732,989	76.4	221
Massachusetts Mut Life Ins Co	MA	65935	435	884,712	0.003	926,656	104.7	479
Avalon Ins Co	PA	12358	1230	779,759	0.003	528,129	67.7	164
New York Life Ins Co	NY	66915	826	745,884	0.003	637,427	85.5	200
Transamerica Financial Life Ins Co	NY	70688	468	647,212	0.003	460,767	71.2	166
Catholic Life Ins	TX	57347		624,806	0.002	429,353	68.7	366
McLaren Hlth Plan Comm	MI	14217	4700	623,580	0.002	626,875	100.5	341
United Hlthcare of AL Inc	AL	95784	707	611,621	0.002	503,649	82.3	195
Supreme Council The Royal Arcanum	MA	58181		591,038	0.002	365,738	61.9	734
MedMutual Life Ins Co	OH	62375	730	590,126	0.002	404,878	68.6	171
WMI Mut Ins Co	UT	68420		498,507	0.002	355,602	71.3	243
Independence Amer Ins Co	DE	26581	450	455,724	0.002	361,203	79.3	566
BridgeSpan Hlth Co	UT	95303	1207	433,661	0.002	214,498	49.5	111
Wilcac Life Ins Co	IL	62413	4213	396,330	0.002	307,400	77.6	113
Connecticut Gen Life Ins Co	CT	62308	901	391,273	0.002	409,286	104.6	143
UTMB Hlth Plans Inc	TX	95764		383,640	0.002	233,900	61.0	115
Polish Falcons Of Amer	PA	56820		352,547	0.001	316,027	89.6	131
Jefferson Natl Life Ins Co	TX	64017	140	347,711	0.001	216,339	62.2	81
SPJST	TX	57436		322,023	0.001	192,625	59.8	64
UCare Hlth Inc	WI	12924	4380	295,039	0.001	359,661	121.9	222
Talcott Resolution Life Ins Co	CT	88072	4926	273,505	0.001	187,148	68.4	52
Upmc Hlth Benefits Inc	PA	11018	1324	268,263	0.001	918,477	342.4	113
American Gen Life Ins Co	TX	60488	12	224,309	0.001	157,626	70.3	77
Idealife Ins Co	CT	97764	31	223,817	0.001	118,150	52.8	41
UnitedHealthcare Ins Co of Amer	IL	84549	707	203,423	0.001	127,755	62.8	644
Sanford Hlth Plan of MN	MN	95725	1246	198,702	0.001	169,454	85.3	58
Compcare Hlth Serv Ins Corp	WI	95693	671	193,846	0.001	157,596	81.3	32
Shelter Life Ins Co	MO	65757	123	186,691	0.001	180,027	96.4	74
John Alden Life Ins Co	WI	65080	19	169,999	0.001	158,405	93.2	54
Auto Owners Life Ins Co	MI	61190	280	160,074	0.001	88,443	55.3	38
Southwest Serv Life Ins Co	TX	82430	1339	150,670	0.001	99,966	66.3	34
American Family Ins Co	WI	10386	473	147,098	0.001	71,224	48.4	28
Jackson Natl Life Ins Co	MI	65056	918	129,403	0.001	195,541	151.1	82

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

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
Ability Ins Co	NE	71471		120,512	0.000	73,975	61.4	29
Fidelity Standard Life Ins Co	TX	94790	4784	118,049	0.000	81,954	69.4	50
American Family Life Assur Co of NY	NY	60526	370	112,552	0.000	73,843	65.6	41
Hawaii Medical Serv Assn	HI	49948		105,083	0.000	25,144	23.9	30
Union Fidelity Life Ins Co	KS	62596	350	93,385	0.000	49,775	53.3	44
Summa Ins Co Inc	OH	10649	3259	91,235	0.000	44,691	49.0	24
Union Labor Life Ins Co	MD	69744	781	81,399	0.000	232,072	285.1	48
American Fidelity Assur Co	OK	60410	330	63,155	0.000	52,314	82.8	41
WPS Hlth Plan Inc	WI	10159	68	60,256	0.000	27,115	45.0	10
Health First Ins Inc	FL	14140	4740	58,529	0.000	42,345	72.3	21
American Income Life Ins Co	IN	60577	290	57,304	0.000	31,603	55.1	12
Members Hlth Ins Co	AZ	94587	4677	52,740	0.000	21,937	41.6	28
Allianz Life Ins Co Of N Amer	MN	90611	761	50,428	0.000	126,610	251.1	26
Allcare Hlth Plan Inc	OR	12253	4963	47,010	0.000	53,081	112.9	18
HMO dba Blue Plus	MN	95649	461	45,979	0.000	17,573	38.2	14
Magna Ins Co	MS	61018		43,920	0.000	37,521	85.4	81
United Farm Family Life Ins Co	IN	69892	542	40,880	0.000	51,449	125.9	58
American Benefit Life Ins Co	OK	66001	3436	40,236	0.000	29,099	72.3	213
Prudential Ins Co Of Amer	NJ	68241	304	39,234	0.000	76,494	195.0	10
UCare MN	MN	52629	4380	36,097	0.000	11,373	31.5	11
IA Amer Life Ins Co	TX	91693	315	25,187	0.000	7,371	29.3	22
American Natl Ins Co	TX	60739	408	25,095	0.000	13,194	52.6	11
USAble Life	AR	94358	876	20,395	0.000	4,307	21.1	3
21st Century Premier Ins Co	PA	20796	69	20,299	0.000	92,562	456.0	14
CSA Fraternal Life	IL	56138		17,755	0.000	5,655	31.9	5
Sagicor Life Ins Co	TX	60445		15,402	0.000	82	0.5	4
United Security Assur Co Of PA	PA	42129		13,305	0.000	1,385	10.4	0
Cincinnati Equitable Life Ins Co	OH	88064	67	12,339	0.000	7,186	58.2	6
Group Hlth Coop of Eau Claire	WI	95192		12,178	0.000	451	3.7	2
Central Security Life Ins Co	TX	61735	526	10,755	0.000	2,701	25.1	7
Trustmark Ins Co	IL	61425	276	10,715	0.000	20,674	192.9	5
SilverScript Ins Co	TN	12575	1	10,003	0.000	2,876	28.8	5
ManhattanLife of Amer Ins Co	TX	16755	1117	9,889	0.000	233	2.4	16

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

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
Pacificsource Hlth Plans	OR	54976	4704	8,766	0.000	15,932	181.7	4
United Hlthcare of AZ Inc	AZ	96016	707	6,401	0.000	11,775	184.0	4
Kansas City Life Ins Co	MO	65129	588	6,382	0.000	8,287	129.8	2
Ryder Hlth Plan Inc	PR	95743		6,200	0.000	6,650	107.3	10
National Cas Co	OH	11991	140	5,730	0.000	5,195	90.7	4
US Hlth & Life Ins Co Inc	MI	97772		4,346	0.000	2,553	58.7	1
Assurity Life Ins Co	NE	71439	4862	3,538	0.000	13,058	369.1	5
Mid West Natl Life Ins Co Of TN	TX	66087	707	3,528	0.000	940	26.6	6
Natl Foundation Life Ins Co	TX	98205	707	3,391	0.000	2,200	64.9	2
Resource Life Ins Co	IL	61506	233	3,254	0.000	1,061	32.6	2
Medisun Inc	AZ	95982		3,096	0.000	0	0.0	1
Voya Retirement Ins & Ann Co	CT	86509	4832	2,042	0.000	984	48.2	1
LifeSecure Ins Co	MI	77720	572	1,899	0.000	738	38.9	2
Protective Life Ins Co	TN	68136	458	1,762	0.000	621	35.2	2
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	3,001	219.2	1
Old Amer Ins Co	MO	67199	588	977	0.000	128	13.1	3
United Heritage Life Ins Co	ID	63983	2878	862	0.000	0	0.0	1
The Cincinnati Life Ins Co	OH	76236	244	-10	0.000	-1	10.0	0
TOTAL				25,511,590,326		19,635,882,847	77.0	10,622,397

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**TOTAL INDIVIDUAL POLICIES
BY COMPANY NAME**

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Company Name

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
21st Century Premier Ins Co	PA	20796	69	20,299	0.000	92,562	456.0	14
Ability Ins Co	NE	71471		120,512	0.000	73,975	61.4	29
Accendo Ins Co	UT	63444	1	169,487,554	0.664	141,259,798	83.3	150,358
Aetna Hlth & Life Ins Co	CT	78700	1	455,760,809	1.786	372,213,984	81.7	211,275
Aetna Hlth Ins Co	PA	72052	1	467,994,734	1.834	404,972,682	86.5	339,195
Aetna Life Ins Co	CT	60054	1	76,224,195	0.299	47,113,234	61.8	20,935
Allcare Hlth Plan Inc	OR	12253	4963	47,010	0.000	53,081	112.9	18
Alliance Hlth & Life Ins Co	MI	60134	1311	8,890,239	0.035	7,142,702	80.3	4,305
Allianz Life Ins Co Of N Amer	MN	90611	761	50,428	0.000	126,610	251.1	26
American Benefit Life Ins Co	OK	66001	3436	40,236	0.000	29,099	72.3	213
American Continental Ins Co	TN	12321	1	386,338,897	1.514	293,073,743	75.9	132,734
American Family Ins Co	WI	10386	473	147,098	0.001	71,224	48.4	28
American Family Life Assur Co of Col	NE	60380	370	23,146,339	0.091	18,731,770	80.9	6,230
American Family Life Assur Co of NY	NY	60526	370	112,552	0.000	73,843	65.6	41
American Family Mut Ins Co SI	WI	19275	473	16,810,966	0.066	9,724,487	57.8	3,550
American Fidelity Assur Co	OK	60410	330	63,155	0.000	52,314	82.8	41
American Gen Life Ins Co	TX	60488	12	224,309	0.001	157,626	70.3	77
American Income Life Ins Co	IN	60577	290	57,304	0.000	31,603	55.1	12
American Natl Ins Co	TX	60739	408	25,095	0.000	13,194	52.6	11
American Natl Life Ins Co Of TX	TX	71773	408	27,802,123	0.109	23,236,911	83.6	7,028
American Progressive L&H Ins Of NY	NY	80624	1295	5,364,489	0.021	3,343,208	62.3	1,222
American Republic Corp Ins Co	IA	67679	3527	37,981,666	0.149	24,248,675	63.8	9,653
American Republic Ins Co	IA	60836	3527	40,265,591	0.158	26,974,179	67.0	9,695
American Retirement Life Ins Co	OH	88366	901	387,228,553	1.518	298,517,029	77.1	143,948
Americo Fin Life & Ann Ins Co	TX	61999	449	28,902,648	0.113	26,376,235	91.3	13,497
Amerigroup Ins Co	TX	14078	671	11,420,322	0.045	12,004,389	105.1	7,646
AmeriHealth Ins Co Of NJ	NJ	60061	936	17,229,564	0.068	12,655,669	73.5	6,495
Anthem Hlth Plans Inc	CT	60217	671	106,702,145	0.418	86,156,634	80.7	44,674
Anthem Hlth Plans Of KY Inc	KY	95120	671	190,428,207	0.746	130,569,191	68.6	73,187
Anthem Hlth Plans of ME Inc	ME	52618	671	58,747,478	0.230	45,387,126	77.3	23,642
Anthem Hlth Plans of NH	NH	53759	671	88,502,187	0.347	63,961,403	72.3	37,613
Anthem Hlth Plans of VA Inc	VA	71835	671	344,846,160	1.352	238,051,395	69.0	147,956
Anthem Ins Co Inc	IN	28207	671	189,340,679	0.742	138,280,266	73.0	82,068
Assured Life Assn	CO	56499		32,050,616	0.126	22,857,000	71.3	9,972
Assurity Life Ins Co	NE	71439	4862	3,538	0.000	13,058	369.1	5
Asuris NW Hlth	WA	47350	1207	27,298,205	0.107	23,253,126	85.2	13,195

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Company Name

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
Aultcare Ins Co	OH	77216	4805	2,488,910	0.010	1,952,775	78.5	1,216
Auto Owners Life Ins Co	MI	61190	280	160,074	0.001	88,443	55.3	38
Avalon Ins Co	PA	12358	1230	779,759	0.003	528,129	67.7	164
Avera Hlth Plans Inc	SD	95839		19,652,970	0.077	15,943,081	81.1	10,261
Bankers Conseco Life Ins Co	NY	68560	233	3,129,789	0.012	2,218,234	70.9	1,717
Bankers Fidelity Assur Co	GA	71919	587	47,264,723	0.185	38,980,585	82.5	20,429
Bankers Fidelity Life Ins Co	GA	61239	587	114,898,106	0.450	95,085,798	82.8	42,861
Bankers Life & Cas Co	IL	61263	233	165,136,123	0.647	114,244,422	69.2	39,349
BCBS Hlthcare Plan of GA Inc	GA	96962	671	144,891,911	0.568	96,650,932	66.7	46,710
BCBS of AL	AL	55433	570	227,362,817	0.891	178,973,473	78.7	100,692
BCBS of AZ Inc	AZ	53589		131,749,658	0.516	91,212,414	69.2	51,758
BCBS Of FL	FL	98167	536	462,172,860	1.812	360,742,353	78.1	170,436
BCBS of KC	MO	47171	537	57,193,701	0.224	44,460,649	77.7	18,654
BCBS Of KS Inc	KS	70729	430	238,946,283	0.937	185,231,570	77.5	84,729
BCBS of MA	MA	53228	3637	513,348,654	2.012	457,507,826	89.1	216,833
BCBS of MA HMO Blue Inc	MA	12219	3637	2,470,743	0.010	2,393,054	96.9	1,260
BCBS of MI Mut Ins Co	MI	54291	572	371,517,004	1.456	298,451,909	80.3	113,894
BCBS Of MS Mut Ins Co	MS	60111	1126	31,824,518	0.125	24,081,229	75.7	9,146
BCBS of NC Inc	NC	54631	758	389,686,489	1.527	282,043,585	72.4	157,386
BCBS of ND	ND	55891		99,769,905	0.391	79,380,617	79.6	38,081
BCBS Of NE	NE	77780	4858	150,149,046	0.589	113,279,373	75.4	52,074
BCBS of RI	RI	53473		43,315,617	0.170	33,535,175	77.4	16,610
BCBS Of SC Inc	SC	38520	661	168,083,692	0.659	116,380,378	69.2	67,726
BCBS of TN Inc	TN	54518	3498	135,879,335	0.533	92,297,374	67.9	51,629
BCBS of VT	VT	53295	4745	7,159,374	0.028	6,208,864	86.7	2,040
BCBS of WI	WI	54003	671	52,958,477	0.208	31,164,579	58.8	13,157
BCBS of WY	WY	53767		23,074,761	0.090	18,327,233	79.4	9,363
BCBSM Inc	MN	55026	461	468,213,504	1.835	353,831,978	75.6	150,835
Blue Care Network Of MI	MI	95610	572	29,954,202	0.117	19,351,688	64.6	9,726
Blue Cross of ID Care Plus Inc	ID	15022	1290	10,136,155	0.040	8,052,719	79.4	4,261
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	13,011,921	0.051	9,099,505	69.9	3,824
BridgeSpan Hlth Co	UT	95303	1207	433,661	0.002	214,498	49.5	111
Capital Advantage Ins Co	PA	41203	1230	43,999,542	0.172	34,192,217	77.7	24,561
Capital Blue Cross	PA	54720	1230	14,219,810	0.056	11,951,378	84.0	9,215
Capitol Life Ins Co	TX	61581	3436	23,162,761	0.091	19,005,632	82.1	21,594
Carefirst of MD Inc	MD	47058	380	120,017,061	0.470	79,450,227	66.2	33,069

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Company Name

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
Catholic Life Ins	TX	57347		624,806	0.002	429,353	68.7	366
Catholic United Financial	MN	57053		1,725,477	0.007	1,321,486	76.6	934
CDPHP Universal Benefits Inc	NY	47027	4708	2,625,787	0.010	2,107,480	80.3	513
Central Security Life Ins Co	TX	61735	526	10,755	0.000	2,701	25.1	7
Central States H & L Co Of Omaha	NE	61751	690	18,872,519	0.074	14,506,665	76.9	11,744
Central States Ind Co Of Omaha	NE	34274	31	58,539,318	0.229	42,317,912	72.3	17,473
Christian Fidelity Life Ins Co	TX	61859	574	14,245,834	0.056	8,587,421	60.3	2,928
Cigna Hlth & Life Ins Co	CT	67369	901	498,022,407	1.952	427,952,267	85.9	251,842
Cigna Natl Hlth Ins Co	OH	61727	901	14,483,934	0.057	10,521,573	72.6	13,303
Cincinnati Equitable Life Ins Co	OH	88064	67	12,339	0.000	7,186	58.2	6
Colonial Penn Life Ins Co	PA	62065	233	496,018,799	1.944	345,218,481	69.6	190,181
Columbian Mut Life Ins Co	NY	62103	535	1,162,941	0.005	868,395	74.7	303
Combined Ins Co Of Amer	IL	62146	626	50,985,639	0.200	38,275,078	75.1	18,758
Community Ins Co	OH	10345	671	129,923,821	0.509	93,501,817	72.0	60,408
Communitycare Life & Hlth Ins Co	OK	89008	3487	959,167	0.004	732,989	76.4	221
Companion Life Ins Co	SC	77828	661	11,342,378	0.044	9,118,868	80.4	3,727
Compbenefits Ins Co	TX	60984	119	28,731,877	0.113	24,494,093	85.3	24,178
Compcare Hlth Serv Ins Corp	WI	95693	671	193,846	0.001	157,596	81.3	32
Connecticut Gen Life Ins Co	CT	62308	901	391,273	0.002	409,286	104.6	143
Continental Gen Ins Co	TX	71404		40,996,985	0.161	30,416,128	74.2	10,269
Continental Life Ins Co Brentwood	TN	68500	1	594,525,068	2.330	494,104,572	83.1	275,239
Country Life Ins Co	IL	62553	50	55,423,893	0.217	39,352,281	71.0	19,161
Coventry Hlth & Life Ins Co	MO	81973	1	3,251,625	0.013	1,785,444	54.9	650
CSA Fraternal Life	IL	56138		17,755	0.000	5,655	31.9	5
CSI Life Ins Co	NE	82880	31	37,420,329	0.147	30,025,733	80.2	17,061
Dean Hlth Plan Inc	WI	96156	1552	31,599,279	0.124	31,825,484	100.7	16,769
Elips Life Ins Co	MO	85561	181	1,576,963	0.006	1,010,265	64.1	4,870
EmblemHealth Plan Inc	NY	55239	1127	3,990,695	0.016	3,167,654	79.4	1,304
Empheysis Ins Co	TX	88595	119	1,769,314	0.007	1,614,645	91.3	1,263
Empire Healthchoice Assur Inc	NY	55093	671	121,605,055	0.477	107,763,437	88.6	48,846
EPIC Life Ins Co	WI	64149	68	3,654,313	0.014	2,889,172	79.1	1,722
Erie Family Life Ins Co	PA	70769	213	8,909,329	0.035	6,697,057	75.2	7,076
Everence Assn Inc	IN	57991	4616	42,197,491	0.165	30,848,260	73.1	18,979
Everest Reins Co	DE	26921	1120	21,339,940	0.084	18,285,575	85.7	9,987
Excellus Hlth Plan Inc	NY	55107	1186	19,941,514	0.078	23,499,336	117.8	8,231
Fallon Hlth & Life Assur Co	MA	66828	4741	3,435,022	0.013	2,979,572	86.7	1,504

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Company Name

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
Family Life Ins Co	TX	63053	1117	24,185,297	0.095	16,313,687	67.5	5,165
Federal Life Ins Co	IL	63223	4966	972,172	0.004	822,375	84.6	954
Fidelity Standard Life Ins Co	TX	94790	4784	118,049	0.000	81,954	69.4	50
First Care Inc	MD	60113	380	38,569,774	0.151	27,893,453	72.3	20,897
First Hlth Life & Hlth Ins Co	TX	90328	1	23,202,488	0.091	17,605,829	75.9	9,326
Forethought Life Ins Co	IN	91642	3891	30,885,187	0.121	22,413,619	72.6	8,210
Garden State Life Ins Co	TX	63657	408	6,710,289	0.026	6,190,183	92.2	4,137
GCU	PA	56693		10,553,219	0.041	8,756,298	83.0	3,993
Genworth Life & Ann Ins Co	VA	65536	4011	33,520,956	0.131	25,463,322	76.0	9,756
Genworth Life Ins Co	DE	70025	4011	971,677	0.004	707,113	72.8	172
Gerber Life Ins Co	NY	70939	836	62,960,153	0.247	44,303,238	70.4	15,099
Globe Life & Accident Ins Co	NE	91472	290	14,651,978	0.057	12,217,576	83.4	6,521
Globe Life Ins Co of NY	NY	74101	290	40,159,621	0.157	29,892,343	74.4	33,005
Golden Rule Ins Co	IN	62286	707	12,703,337	0.050	8,785,344	69.2	3,883
Government Personnel Mut Life Ins Co	TX	63967	4712	18,717,817	0.073	14,027,833	74.9	5,362
GPM Hlth & Life Ins Co	TX	67059	4712	61,020,078	0.239	55,217,188	90.5	31,873
Great Amer Life Ins Co	OH	63312	435	2,416,338	0.009	1,582,269	65.5	523
Great Southern Life Ins Co	TX	90212	449	35,476,451	0.139	32,258,875	90.9	22,573
Group Hlth Coop of Eau Claire	WI	95192		12,178	0.000	451	3.7	2
Group Hlth Coop of S Central WI	WI	95311		3,452,249	0.014	3,777,109	109.4	1,258
Group Hospitalization & Med Srvc	DC	53007	380	22,637,016	0.089	15,022,300	66.4	7,258
Guarantee Trust Life Ins Co	IL	64211	687	28,837,191	0.113	24,191,391	83.9	11,533
Hawaii Medical Serv Assn	HI	49948		105,083	0.000	25,144	23.9	30
Health Alliance Medical Plans	IL	77950	1192	2,814,193	0.011	2,093,010	74.4	671
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,634,068,608	6.405	1,236,014,788	75.6	590,588
Health First Ins Inc	FL	14140	4740	58,529	0.000	42,345	72.3	21
Health Net Hlth Plan of OR Inc	OR	95800	1295	1,740,679	0.007	1,415,804	81.3	1,018
Health Net Life Ins Co	CA	66141	1295	113,173,721	0.444	90,481,733	79.9	41,754
Health Tradition Hlth Plan Inc	WI	96628	4939	4,187,834	0.016	2,846,233	68.0	1,409
Healthy Alliance Life Ins Co	MO	78972	671	102,342,108	0.401	69,823,575	68.2	41,304
Heartland Natl Life Ins Co	IN	66214		22,183,542	0.087	17,003,564	76.6	11,810
Highmark BCBSD Inc	DE	53287	812	22,035,856	0.086	15,018,297	68.2	9,751
Highmark Inc	PA	54771	812	196,683,368	0.771	151,680,303	77.1	72,475
Highmark West Virginia Inc.	WV	54828	812	18,606,704	0.073	13,774,113	74.0	6,491
Highmark Western & Northeastern NY	NY	55204	812	5,879,134	0.023	9,732,366	165.5	3,098
HMO dba Blue Plus	MN	95649	461	45,979	0.000	17,573	38.2	14

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Company Name

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
HNE Ins Co	MA	14198	4756	5,947,268	0.023	5,627,752	94.6	3,368
Horizon Ins Co	NJ	14690	1202	238,433,869	0.935	184,556,307	77.4	72,476
HPHC Ins Co Inc	MA	18975	4742	133,589,442	0.524	102,274,147	76.6	49,888
Humana Benefit Plan of IL Inc	IL	60052	119	71,114,131	0.279	66,375,100	93.3	39,650
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	3,661,799	0.014	2,012,865	55.0	1,297
Humana Hlth Ins Co Of FL Inc	FL	69671	119	10,237,636	0.040	6,973,089	68.1	4,385
Humana Hlth Plan Inc	KY	95885	119	3,437,296	0.013	2,951,300	85.9	1,711
Humana Ins Co	WI	73288	119	448,150,661	1.757	337,853,561	75.4	172,318
Humana Ins Co Of KY	KY	60219	119	9,943,687	0.039	7,749,065	77.9	3,587
Humana Ins Co of NY	NY	12634	119	16,433,802	0.064	13,561,475	82.5	8,507
Humana Ins Co Of PR Inc	PR	84603	119	1,810,804	0.007	1,153,286	63.7	1,163
Humanadental Ins Co	WI	70580	119	135,901,305	0.533	122,427,863	90.1	73,860
IA Amer Life Ins Co	TX	91693	315	25,187	0.000	7,371	29.3	22
Idealife Ins Co	CT	97764	31	223,817	0.001	118,150	52.8	41
Independence Amer Ins Co	DE	26581	450	455,724	0.002	361,203	79.3	566
Independence Hospital Ind Plan Inc	PA	54704	936	24,184,526	0.095	16,547,512	68.4	16,327
Individual Assur Co Life Hlth & Acc	OK	81779	2858	36,179,686	0.142	27,914,923	77.2	12,253
Jackson Natl Life Ins Co	MI	65056	918	129,403	0.001	195,541	151.1	82
Jefferson Natl Life Ins Co	TX	64017	140	347,711	0.001	216,339	62.2	81
John Alden Life Ins Co	WI	65080	19	169,999	0.001	158,405	93.2	54
Kaiser Found Hlth Plan of WA Options	WA	47055	601	1,029,270	0.004	864,161	84.0	424
Kansas City Life Ins Co	MO	65129	588	6,382	0.000	8,287	129.8	2
KSKJ Life Amer Slovenian Catholic Un	IL	56227		3,806,911	0.015	2,384,304	62.6	817
Liberty Bankers Life Ins Co	OK	68543	3436	11,586,847	0.045	10,474,699	90.4	5,036
Liberty Natl Life Ins Co	NE	65331	290	1,382,850	0.005	881,643	63.8	722
LifeSecure Ins Co	MI	77720	572	1,899	0.000	738	38.9	2
Lincoln Heritage Life Ins Co	IL	65927		1,451,557	0.006	1,044,503	72.0	294
Louisiana Hlth Serv & Ind Co	LA	81200	438	112,269,036	0.440	88,236,129	78.6	44,495
Loyal Amer Life Ins Co	OH	65722	901	214,285,165	0.840	167,532,831	78.2	74,152
Loyal Christian Benefit Assn	PA	56758		2,526,165	0.010	2,202,919	87.2	1,132
Lumico Life Ins Co	MO	73504	181	72,367,956	0.284	59,201,629	81.8	45,315
Magna Ins Co	MS	61018		43,920	0.000	37,521	85.4	81
Manhattan Life Ins Co	NY	65870	1117	126,120,910	0.494	105,560,706	83.7	44,867
ManhattanLife Ins & Ann Co	TX	61883	1117	23,392,036	0.092	19,184,244	82.0	24,765
ManhattanLife of Amer Ins Co	TX	16755	1117	9,889	0.000	233	2.4	16
Massachusetts Mut Life Ins Co	MA	65935	435	884,712	0.003	926,656	104.7	479

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Company Name

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
McLaren Hlth Plan Comm	MI	14217	4700	623,580	0.002	626,875	100.5	341
Medica Hlth Plans	MN	52626	1552	41,811,150	0.164	34,871,152	83.4	14,247
Medical Hlth Insuring Corp of OH	OH	95828	730	246,749,902	0.967	205,876,508	83.4	126,731
Medical Mut Of OH	OH	29076	730	19,622,748	0.077	14,260,025	72.7	7,169
Medico Corp Life Ins Co	IA	79987	3527	149,905,001	0.588	116,004,592	77.4	64,851
Medico Ins Co	IA	31119	3527	60,201,295	0.236	45,098,899	74.9	26,492
Medico Life & Hlth Ins Co	IA	65641	3527	7,889,427	0.031	6,435,617	81.6	3,536
Medisun Inc	AZ	95982		3,096	0.000	0	0.0	1
MedMutual Life Ins Co	OH	62375	730	590,126	0.002	404,878	68.6	171
Members Hlth Ins Co	AZ	94587	4677	52,740	0.000	21,937	41.6	28
MercyCare HMO Inc	WI	12195	3595	3,145,423	0.012	2,965,289	94.3	1,249
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	3,001	219.2	1
Mid West Natl Life Ins Co Of TN	TX	66087	707	3,528	0.000	940	26.6	6
Moda Hlth Plan Inc	OR	47098	1313	2,018,694	0.008	1,445,328	71.6	1,250
Montana Hlth Cooperative	MT	14933		1,094,799	0.004	1,042,180	95.2	1,125
Mutual Of Omaha Ins Co	NE	71412	261	715,233,981	2.804	540,520,535	75.6	306,164
Nassau Life & Ann Co	CT	93734	4736	36,157,009	0.142	23,701,611	65.6	6,925
Nassau Life Ins Co of KS	KS	68284	4736	5,500,910	0.022	3,693,001	67.1	1,692
National Cas Co	OH	11991	140	5,730	0.000	5,195	90.7	4
National Guardian Life Ins Co	WI	66583	1211	18,536,974	0.073	16,098,895	86.8	8,601
National Hlth Ins Co	TX	82538	8	24,494,774	0.096	23,486,066	95.9	14,574
Nationwide Life Ins Co	OH	66869	140	3,202,288	0.013	2,165,735	67.6	831
Natl Foundation Life Ins Co	TX	98205	707	3,391	0.000	2,200	64.9	2
New Era Life Ins Co	TX	78743	520	85,691,814	0.336	70,575,716	82.4	33,988
New Era Life Ins Co Of Midwest	TX	69698	520	48,079,503	0.188	39,777,844	82.7	20,643
New York Life Ins Co	NY	66915	826	745,884	0.003	637,427	85.5	200
North Amer Ins Co	WI	68349	574	6,957,386	0.027	4,731,689	68.0	1,373
Old Amer Ins Co	MO	67199	588	977	0.000	128	13.1	3
Old Surety Life Ins Co	OK	67326	4922	58,275,368	0.228	39,287,783	67.4	27,115
Omaha Ins Co	NE	13100	261	796,399,169	3.122	632,088,282	79.4	374,379
Omaha Supplemental Ins Co	NE	16537	261	88,009,811	0.345	78,246,895	88.9	75,134
Order of United Commercial Travelers	OH	56383		25,870,310	0.101	16,476,015	63.7	5,579
Oxford Life Ins Co	AZ	76112	574	25,091,304	0.098	20,824,286	83.0	6,805
Pacificare Life & Hlth Ins Co	IN	70785	707	7,248,828	0.028	5,847,544	80.7	2,193
Pacificsource Hlth Plans	OR	54976	4704	8,766	0.000	15,932	181.7	4
Pan Amer Life Ins Co	LA	67539	525	8,500,103	0.033	6,817,993	80.2	5,093

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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
Paramount Ins Co	OH	11518	1212	3,222,063	0.013	3,057,650	94.9	1,249
Pekin Life Ins Co	IL	67628	153	38,088,696	0.149	28,514,635	74.9	16,694
Philadelphia Amer Life Ins Co	TX	67784	520	131,547,237	0.516	109,876,687	83.5	70,638
Physicians Life Ins Co	NE	72125	367	110,465,717	0.433	73,527,037	66.6	57,761
Physicians Mut Ins Co	NE	80578	367	198,645,085	0.779	140,665,852	70.8	82,196
Polish Falcons Of Amer	PA	56820		352,547	0.001	316,027	89.6	131
Premera Blue Cross	WA	47570	962	69,777,087	0.274	49,543,905	71.0	27,806
Principal Life Ins Co	IA	61271	332	9,762,341	0.038	7,270,282	74.5	2,447
Priority Hlth	MI	95561	3383	36,443,663	0.143	30,113,787	82.6	16,924
Protective Life Ins Co	TN	68136	458	1,762	0.000	621	35.2	2
Providence Hlth Assur	OR	15203	4788	1,066,950	0.004	887,197	83.2	1,774
Provident Amer Life & Hlth Ins Co	OH	67903	901	4,458,449	0.017	2,843,269	63.8	806
Prudential Ins Co Of Amer	NJ	68241	304	39,234	0.000	76,494	195.0	10
Puritan Life Ins Co of Amer	AZ	71390	4903	33,029,455	0.129	29,820,265	90.3	16,372
QCC Ins Co	PA	93688	936	9,983,301	0.039	9,327,434	93.4	5,042
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	4,980,439	0.020	4,361,937	87.6	26,725
Quartz Hlth Benefit Plans Corp	WI	95796	4870	5,201,092	0.020	3,830,526	73.6	2,043
Quartz Hlth Ins Corp	WI	95341	4870	2,830,494	0.011	2,244,992	79.3	998
Quartz Hlth Plan Corp	WI	95101	4870	4,146,526	0.016	3,462,294	83.5	1,478
Regence BCBS of OR	OR	54933	1207	45,596,497	0.179	31,603,474	69.3	17,716
Regence BCBS of UT	UT	54550	1207	51,253,244	0.201	37,619,958	73.4	20,850
Regence BlueShield	WA	53902	1207	128,717,293	0.505	87,767,157	68.2	54,098
Regence Blueshield Of ID Inc	ID	60131	1207	10,156,818	0.040	8,139,722	80.1	3,589
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	4,686,781	0.018	4,138,005	88.3	1,944
Reserve Natl Ins Co	IL	68462	215	36,477,465	0.143	27,044,969	74.1	11,480
Resource Life Ins Co	IL	61506	233	3,254	0.000	1,061	32.6	2
Rocky Mountain Hospital & Medical	CO	11011	671	102,467,176	0.402	76,694,148	74.8	45,045
Royal Neighbors Of Amer	IL	57657		13,059,490	0.051	8,259,274	63.2	2,685
Ryder Hlth Plan Inc	PR	95743		6,200	0.000	6,650	107.3	10
S USA Life Ins Co Inc	AZ	60183	4947	17,319,822	0.068	14,211,398	82.1	8,790
Sagicor Life Ins Co	TX	60445		15,402	0.000	82	0.5	4
Sanford Hlth Plan	SD	95683	1246	5,282,369	0.021	5,710,261	108.1	2,928
Sanford Hlth Plan of MN	MN	95725	1246	198,702	0.001	169,454	85.3	58
SBLI USA Life Ins Co Inc	NY	60176	4947	6,998,708	0.027	5,906,419	84.4	4,254
Security Hlth Plan of WI Inc	WI	96881		10,268,719	0.040	7,803,872	76.0	3,964
Sentinel Security Life Ins Co	UT	68802	4824	29,698,424	0.116	25,346,837	85.3	10,031

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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
Shelter Life Ins Co	MO	65757	123	186,691	0.001	180,027	96.4	74
Shenandoah Life Ins Co	VA	68845	4947	17,689,174	0.069	14,581,442	82.4	8,643
Sierra Hlth & Life Ins Co Inc	NV	71420	707	5,845,336	0.023	3,826,085	65.5	1,400
SILAC Ins Co	UT	62952	4888	74,413,399	0.292	53,917,676	72.5	19,058
SilverScript Ins Co	TN	12575	1	10,003	0.000	2,876	28.8	5
Southern Guar Ins Co	WI	19178		35,207,290	0.138	34,888,617	99.1	22,325
Southwest Serv Life Ins Co	TX	82430	1339	150,670	0.001	99,966	66.3	34
SPJST	TX	57436		322,023	0.001	192,625	59.8	64
Standard Life & Accident Ins Co	TX	86355	408	31,441,312	0.123	23,215,153	73.8	14,413
Standard Life & Cas Ins Co	UT	71706	1117	964,004	0.004	883,620	91.7	356
State Farm Mut Auto Ins Co	IL	25178	176	297,888,436	1.168	217,069,974	72.9	105,193
State Mut Ins Co	GA	69132		10,697,042	0.042	7,555,681	70.6	3,841
Sterling Investors Life Ins Co	IN	89184	4888	22,159,999	0.087	19,294,466	87.1	10,181
Sterling Life Ins Co	IL	77399	901	43,499,924	0.171	27,976,999	64.3	11,907
Summa Ins Co Inc	OH	10649	3259	91,235	0.000	44,691	49.0	24
Supreme Council The Royal Arcanum	MA	58181		591,038	0.002	365,738	61.9	734
Talcott Resolution Life Ins Co	CT	88072	4926	273,505	0.001	187,148	68.4	52
The Cincinnati Life Ins Co	OH	76236	244	-10	0.000	-1	10.0	0
The Vt Hlth Plan LLC	VT	95696	4745	21,508,208	0.084	17,015,486	79.1	10,219
THP Ins Co	WV	60016	1297	18,000,956	0.071	13,175,252	73.2	6,491
Thrivent Financial For Lutherans	WI	56014		132,148,119	0.518	110,600,984	83.7	60,454
Transamerica Financial Life Ins Co	NY	70688	468	647,212	0.003	460,767	71.2	166
Transamerica Life Ins Co	IA	86231	468	235,720,521	0.924	182,546,745	77.4	101,112
TRH Hlth Ins Co	TN	89005	4677	143,059,696	0.561	105,717,615	73.9	58,937
Trustmark Ins Co	IL	61425	276	10,715	0.000	20,674	192.9	5
Tufts Ins Co Inc	MA	60117	4742	23,605,855	0.093	20,532,674	87.0	10,227
UCare Hlth Inc	WI	12924	4380	295,039	0.001	359,661	121.9	222
UCare MN	MN	52629	4380	36,097	0.000	11,373	31.5	11
Unicare Life & Hlth Ins Co	IN	80314	671	10,658,803	0.042	4,791,159	45.0	2,619
Unified Life Ins Co	TX	11121		4,361,992	0.017	3,617,885	82.9	1,562
Union Fidelity Life Ins Co	KS	62596	350	93,385	0.000	49,775	53.3	44
Union Labor Life Ins Co	MD	69744	781	81,399	0.000	232,072	285.1	48
Union Security Ins Co	KS	70408	306	16,401,796	0.064	14,868,299	90.7	11,369
United Amer Ins Co	NE	92916	290	335,545,106	1.315	233,796,934	69.7	157,575
United Farm Family Life Ins Co	IN	69892	542	40,880	0.000	51,449	125.9	58
United Heritage Life Ins Co	ID	63983	2878	862	0.000	0	0.0	1

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

TOTAL INDIVIDUAL POLICIES

In Order by Company Name

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 Hlthcare of AL Inc	AL	95784	707	611,621	0.002	503,649	82.3	195
United Hlthcare of AZ Inc	AZ	96016	707	6,401	0.000	11,775	184.0	4
United Ins Co Of Amer	IL	69930	215	6,290,773	0.025	5,163,666	82.1	161,268
United Natl Life Ins Co Of Amer	IL	92703	687	3,317,083	0.013	2,241,752	67.6	826
United Of Omaha Life Ins Co	NE	69868	261	823,521,251	3.228	566,551,269	68.8	248,420
United Security Assur Co Of PA	PA	42129		13,305	0.000	1,385	10.4	0
United States Fire Ins Co	DE	21113	158	5,545,373	0.022	2,917,827	52.6	3,440
United World Life Ins Co	NE	72850	261	704,768,537	2.763	570,139,343	80.9	355,360
UnitedHealthcare Ins Co	CT	79413	707	3,272,933,991	12.829	2,503,297,783	76.5	1,199,166
UnitedHealthcare Ins Co of Amer	IL	84549	707	203,423	0.001	127,755	62.8	644
Universal Fidelity Life Ins Co	OK	70122	4989	4,988,554	0.020	3,455,193	69.3	1,686
Upmc Hlth Benefits Inc	PA	11018	1324	268,263	0.001	918,477	342.4	113
US Hlth & Life Ins Co Inc	MI	97772		4,346	0.000	2,553	58.7	1
USAA Life Ins Co	TX	69663	200	407,424,787	1.597	307,987,833	75.6	156,020
USAble Life	AR	94358	876	20,395	0.000	4,307	21.1	3
USAble Mut Ins Co	AR	83470	876	279,392,491	1.095	213,085,520	76.3	119,549
UTMB Hlth Plans Inc	TX	95764		383,640	0.002	233,900	61.0	115
Voya Retirement Ins & Ann Co	CT	86509	4832	2,042	0.000	984	48.2	1
Washington Natl Ins Co	IN	70319	233	27,203,104	0.107	19,931,419	73.3	7,091
Wellmark Inc	IA	88848	770	447,801,178	1.755	373,597,323	83.4	169,094
Wellmark Of SD Inc	SD	60128	770	61,941,569	0.243	48,762,926	78.7	24,224
Western Catholic Union	IL	57711		1,668,011	0.007	1,279,811	76.7	538
Western United Life Assur Co	WA	85189	1117	45,757,106	0.179	38,092,547	83.2	21,945
Wilcac Life Ins Co	IL	62413	4213	396,330	0.002	307,400	77.6	113
Wisconsin Physicians Serv Ins Corp	WI	53139	68	162,325,201	0.636	101,253,628	62.4	53,641
WMI Mut Ins Co	UT	68420		498,507	0.002	355,602	71.3	243
WPS Hlth Plan Inc	WI	10159	68	60,256	0.000	27,115	45.0	10
TOTAL				25,511,590,326		19,635,882,847	77.0	10,622,397

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

© 2022 National Association of Insurance Commissioners

**GROUP POLICIES ISSUED THROUGH 2018
BY DIRECT PREMIUMS EARNED**

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

U.S. and U.S. Territories

In Order by Direct Premiums Earned

GROUP POLICIES ISSUED THROUGH 2018

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	5,622,022,429	79.657	4,322,259,588	76.9	2,001,786
United Hlthcare Ins Co Of NY	NY	60093	707	871,719,804	12.351	686,926,032	78.8	277,939
Transamerica Life Ins Co	IA	86231	468	96,595,941	1.369	79,870,356	82.7	38,971
Moda Hlth Plan Inc	OR	47098	1313	56,902,529	0.806	43,100,329	75.7	22,117
BCBS of MA	MA	53228	3637	54,142,364	0.767	43,475,413	80.3	16,381
Premera Blue Cross	WA	47570	962	43,028,563	0.610	30,257,744	70.3	15,030
Community Ins Co	OH	10345	671	29,765,182	0.422	23,606,060	79.3	9,794
American Republic Ins Co	IA	60836	3527	24,446,934	0.346	19,947,531	81.6	6,357
Mutual Of Omaha Ins Co	NE	71412	261	21,843,150	0.309	18,158,820	83.1	6,202
Principal Life Ins Co	IA	61271	332	19,686,216	0.279	14,396,225	73.1	4,997
BCBS Of KS Inc	KS	70729	430	19,021,133	0.270	14,968,392	78.7	6,323
BCBS Of NE	NE	77780	4858	17,576,980	0.249	13,644,028	77.6	9,097
Bankers Life & Cas Co	IL	61263	233	16,054,466	0.227	15,049,248	93.7	4,928
BCBS of RI	RI	53473		15,749,727	0.223	13,402,809	85.1	5,946
Highmark Inc	PA	54771	812	15,724,410	0.223	11,458,887	72.9	8,819
Transamerica Financial Life Ins Co	NY	70688	468	12,692,220	0.180	10,382,771	81.8	4,425
Tufts Ins Co Inc	MA	60117	4742	11,997,742	0.170	7,920,124	66.0	4,323
Independence Hospital Ind Plan Inc	PA	54704	936	11,809,634	0.167	8,308,058	70.3	11,010
Anthem Hlth Plans Inc	CT	60217	671	10,946,813	0.155	7,203,728	65.8	7,824
Nassau Life & Ann Co	CT	93734	4736	9,249,285	0.131	7,018,095	75.9	2,345
Medico Ins Co	IA	31119	3527	8,952,531	0.127	6,176,920	69.0	1,973
Aetna Hlth & Life Ins Co	CT	78700	1	7,723,674	0.109	6,276,964	81.3	3,662
United Amer Ins Co	NE	92916	290	7,418,739	0.105	6,240,129	84.1	2,842
Excellus Hlth Plan Inc	NY	55107	1186	6,089,555	0.086	5,023,849	82.5	2,391
Heartland Natl Life Ins Co	IN	66214		6,028,777	0.085	4,567,022	75.8	1,842
Cigna Hlth & Life Ins Co	CT	67369	901	4,937,674	0.070	3,897,404	78.9	1,722
American Natl Life Ins Co Of TX	TX	71773	408	4,582,712	0.065	3,671,682	80.1	1,379
Health Care Serv Corp A Mut Legal Re	IL	70670	917	4,158,472	0.059	2,992,143	72.0	1,126
Anthem Hlth Plans of NH	NH	53759	671	3,787,008	0.054	3,329,999	87.9	335
Members Hlth Ins Co	AZ	94587	4677	2,369,053	0.034	1,967,329	83.0	1,062
Continental Life Ins Co Brentwood	TN	68500	1	2,068,344	0.029	1,658,839	80.2	771
BCBS of TN Inc	TN	54518	3498	1,867,258	0.026	1,140,502	61.1	640

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

U.S. and U.S. Territories

In Order by Direct Premiums Earned

GROUP POLICIES ISSUED THROUGH 2018

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
Health Alliance Medical Plans	IL	77950	1192	1,696,844	0.024	1,236,159	72.9	570
Regence BCBS of UT	UT	54550	1207	1,575,320	0.022	1,202,781	76.4	667
Educators Mut Ins Assoc	UT	81701	126	1,459,862	0.021	846,686	58.0	697
Medical Mut Of OH	OH	29076	730	1,419,928	0.020	1,126,937	79.4	450
Christian Fidelity Life Ins Co	TX	61859	574	1,267,730	0.018	701,346	55.3	232
Central States H & L Co Of Omaha	NE	61751	690	1,197,638	0.017	1,143,777	95.5	403
Globe Life Ins Co of NY	NY	74101	290	1,046,058	0.015	1,026,570	98.1	405
Physicians Mut Ins Co	NE	80578	367	1,015,101	0.014	731,352	72.0	358
BCBS of VT	VT	53295	4745	929,817	0.013	913,150	98.2	435
Talcott Resolution Life Ins Co	CT	88072	4926	892,299	0.013	961,572	107.8	417
Hartford Life & Accident Ins Co	CT	70815	91	799,578	0.011	902,621	112.9	381
Highmark West Virginia Inc.	WV	54828	812	768,267	0.011	426,763	55.5	271
Oxford Life Ins Co	AZ	76112	574	444,823	0.006	404,684	91.0	171
Educators Hlth Plans Life Accident &	UT	12515	126	405,009	0.006	339,276	83.8	289
Aetna Life Ins Co	CT	60054	1	323,948	0.005	355,685	109.8	126
BCBS Of FL	FL	98167	536	322,371	0.005	246,652	76.5	110
Continental Gen Ins Co	TX	71404		290,377	0.004	128,998	44.4	58
Globe Life & Accident Ins Co	NE	91472	290	186,763	0.003	121,819	65.2	63
American Progressive L&H Ins Of NY	NY	80624	1295	186,501	0.003	161,351	86.5	54
Guarantee Trust Life Ins Co	IL	64211	687	163,966	0.002	66,345	40.5	35
American Family Life Assur Co of Col	NE	60380	370	84,355	0.001	80,618	95.6	43
Union Labor Life Ins Co	MD	69744	781	80,009	0.001	161,442	201.8	41
Gerber Life Ins Co	NY	70939	836	68,860	0.001	92,603	134.5	15
Allianz Life Ins Co Of N Amer	MN	90611	761	51,349	0.001	118,303	230.4	26
Connecticut Gen Life Ins Co	CT	62308	901	49,958	0.001	21,497	43.0	17
Medica Hlth Plans	MN	52626	1552	36,659	0.001	4,591	12.5	3
Combined Ins Co Of Amer	IL	62146	626	31,804	0.000	27,960	87.9	17
21st Century Premier Ins Co	PA	20796	69	20,578	0.000	1,386	6.7	10
North Amer Ins Co	WI	68349	574	14,418	0.000	15,639	108.5	2
Reliastar Life Ins Co	MN	67105	4832	4,700	0.000	1,624	34.6	2
Allianz Life Ins Co Of NY	NY	64190	761	3,960	0.000	3,192	80.6	11
BCBSM Inc	MN	55026	461	3,753	0.000	2,224	59.3	2

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Direct Premiums Earned

GROUP POLICIES ISSUED THROUGH 2018

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 MS Mut Ins Co	MS	60111	1126	2,975	0.000	887	29.8	1
CMFG Life Ins Co	IA	62626	306	2,864	0.000	2,692	94.0	3
American Gen Life Ins Co	TX	60488	12	634	0.000	73	11.5	1
Canada Life Reins Co	PA	76694	769	0	0.000	-78,990	N/A	0
TOTAL				7,057,808,395		5,451,797,285	77.2	2,490,745

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**GROUP POLICIES ISSUED THROUGH 2018
BY COMPANY NAME**

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Company Name

GROUP POLICIES ISSUED THROUGH 2018

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	20,578	0.000	1,386	6.7	10
Aetna Hlth & Life Ins Co	CT	78700	1	7,723,674	0.109	6,276,964	81.3	3,662
Aetna Life Ins Co	CT	60054	1	323,948	0.005	355,685	109.8	126
Allianz Life Ins Co Of N Amer	MN	90611	761	51,349	0.001	118,303	230.4	26
Allianz Life Ins Co Of NY	NY	64190	761	3,960	0.000	3,192	80.6	11
American Family Life Assur Co of Col	NE	60380	370	84,355	0.001	80,618	95.6	43
American Gen Life Ins Co	TX	60488	12	634	0.000	73	11.5	1
American Natl Life Ins Co Of TX	TX	71773	408	4,582,712	0.065	3,671,682	80.1	1,379
American Progressive L&H Ins Of NY	NY	80624	1295	186,501	0.003	161,351	86.5	54
American Republic Ins Co	IA	60836	3527	24,446,934	0.346	19,947,531	81.6	6,357
Anthem Hlth Plans Inc	CT	60217	671	10,946,813	0.155	7,203,728	65.8	7,824
Anthem Hlth Plans of NH	NH	53759	671	3,787,008	0.054	3,329,999	87.9	335
Bankers Life & Cas Co	IL	61263	233	16,054,466	0.227	15,049,248	93.7	4,928
BCBS Of FL	FL	98167	536	322,371	0.005	246,652	76.5	110
BCBS Of KS Inc	KS	70729	430	19,021,133	0.270	14,968,392	78.7	6,323
BCBS of MA	MA	53228	3637	54,142,364	0.767	43,475,413	80.3	16,381
BCBS Of MS Mut Ins Co	MS	60111	1126	2,975	0.000	887	29.8	1
BCBS Of NE	NE	77780	4858	17,576,980	0.249	13,644,028	77.6	9,097
BCBS of RI	RI	53473		15,749,727	0.223	13,402,809	85.1	5,946
BCBS of TN Inc	TN	54518	3498	1,867,258	0.026	1,140,502	61.1	640
BCBS of VT	VT	53295	4745	929,817	0.013	913,150	98.2	435
BCBSM Inc	MN	55026	461	3,753	0.000	2,224	59.3	2
Canada Life Reins Co	PA	76694	769	0	0.000	-78,990	N/A	0
Central States H & L Co Of Omaha	NE	61751	690	1,197,638	0.017	1,143,777	95.5	403
Christian Fidelity Life Ins Co	TX	61859	574	1,267,730	0.018	701,346	55.3	232
Cigna Hlth & Life Ins Co	CT	67369	901	4,937,674	0.070	3,897,404	78.9	1,722
CMFG Life Ins Co	IA	62626	306	2,864	0.000	2,692	94.0	3
Combined Ins Co Of Amer	IL	62146	626	31,804	0.000	27,960	87.9	17
Community Ins Co	OH	10345	671	29,765,182	0.422	23,606,060	79.3	9,794
Connecticut Gen Life Ins Co	CT	62308	901	49,958	0.001	21,497	43.0	17
Continental Gen Ins Co	TX	71404		290,377	0.004	128,998	44.4	58
Continental Life Ins Co Brentwood	TN	68500	1	2,068,344	0.029	1,658,839	80.2	771

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Company Name

GROUP POLICIES ISSUED THROUGH 2018

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 Hlth Plans Life Accident &	UT	12515	126	405,009	0.006	339,276	83.8	289
Educators Mut Ins Assoc	UT	81701	126	1,459,862	0.021	846,686	58.0	697
Excellus Hlth Plan Inc	NY	55107	1186	6,089,555	0.086	5,023,849	82.5	2,391
Gerber Life Ins Co	NY	70939	836	68,860	0.001	92,603	134.5	15
Globe Life & Accident Ins Co	NE	91472	290	186,763	0.003	121,819	65.2	63
Globe Life Ins Co of NY	NY	74101	290	1,046,058	0.015	1,026,570	98.1	405
Guarantee Trust Life Ins Co	IL	64211	687	163,966	0.002	66,345	40.5	35
Hartford Life & Accident Ins Co	CT	70815	91	799,578	0.011	902,621	112.9	381
Health Alliance Medical Plans	IL	77950	1192	1,696,844	0.024	1,236,159	72.9	570
Health Care Serv Corp A Mut Legal Re	IL	70670	917	4,158,472	0.059	2,992,143	72.0	1,126
Heartland Natl Life Ins Co	IN	66214		6,028,777	0.085	4,567,022	75.8	1,842
Highmark Inc	PA	54771	812	15,724,410	0.223	11,458,887	72.9	8,819
Highmark West Virginia Inc.	WV	54828	812	768,267	0.011	426,763	55.5	271
Independence Hospital Ind Plan Inc	PA	54704	936	11,809,634	0.167	8,308,058	70.3	11,010
Medica Hlth Plans	MN	52626	1552	36,659	0.001	4,591	12.5	3
Medical Mut Of OH	OH	29076	730	1,419,928	0.020	1,126,937	79.4	450
Medico Ins Co	IA	31119	3527	8,952,531	0.127	6,176,920	69.0	1,973
Members Hlth Ins Co	AZ	94587	4677	2,369,053	0.034	1,967,329	83.0	1,062
Moda Hlth Plan Inc	OR	47098	1313	56,902,529	0.806	43,100,329	75.7	22,117
Mutual Of Omaha Ins Co	NE	71412	261	21,843,150	0.309	18,158,820	83.1	6,202
Nassau Life & Ann Co	CT	93734	4736	9,249,285	0.131	7,018,095	75.9	2,345
North Amer Ins Co	WI	68349	574	14,418	0.000	15,639	108.5	2
Oxford Life Ins Co	AZ	76112	574	444,823	0.006	404,684	91.0	171
Physicians Mut Ins Co	NE	80578	367	1,015,101	0.014	731,352	72.0	358
Premera Blue Cross	WA	47570	962	43,028,563	0.610	30,257,744	70.3	15,030
Principal Life Ins Co	IA	61271	332	19,686,216	0.279	14,396,225	73.1	4,997
Regence BCBS of UT	UT	54550	1207	1,575,320	0.022	1,202,781	76.4	667
Reliastar Life Ins Co	MN	67105	4832	4,700	0.000	1,624	34.6	2
Talcott Resolution Life Ins Co	CT	88072	4926	892,299	0.013	961,572	107.8	417
Transamerica Financial Life Ins Co	NY	70688	468	12,692,220	0.180	10,382,771	81.8	4,425
Transamerica Life Ins Co	IA	86231	468	96,595,941	1.369	79,870,356	82.7	38,971
Tufts Ins Co Inc	MA	60117	4742	11,997,742	0.170	7,920,124	66.0	4,323

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Company Name

GROUP POLICIES ISSUED THROUGH 2018

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	80,009	0.001	161,442	201.8	41
United Amer Ins Co	NE	92916	290	7,418,739	0.105	6,240,129	84.1	2,842
United Hlthcare Ins Co Of NY	NY	60093	707	871,719,804	12.351	686,926,032	78.8	277,939
UnitedHealthcare Ins Co	CT	79413	707	5,622,022,429	79.657	4,322,259,588	76.9	2,001,786
TOTAL				7,057,808,395		5,451,797,285	77.2	2,490,745

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**GROUP POLICIES ISSUED IN 2019, 2020, AND 2021
BY DIRECT PREMIUMS EARNED**

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Direct Premiums Earned

U.S. and U.S. Territories

GROUP POLICIES ISSUED IN 2019, 2020, 2021

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	1,373,716,418	80.358	1,154,447,919	84.0	821,369
United Hlthcare Ins Co Of NY	NY	60093	707	221,551,250	12.960	178,447,244	80.5	88,500
BCBSM Inc	MN	55026	461	25,375,957	1.484	18,879,475	74.4	9,971
BCBS of MA	MA	53228	3637	17,574,429	1.028	10,257,509	58.4	5,971
Premera Blue Cross	WA	47570	962	16,940,724	0.991	9,912,380	58.5	7,408
Transamerica Life Ins Co	IA	86231	468	7,478,065	0.437	4,976,445	66.5	3,825
Moda Hlth Plan Inc	OR	47098	1313	6,126,023	0.358	3,311,124	54.1	2,857
United Amer Ins Co	NE	92916	290	4,892,618	0.286	3,735,977	76.4	2,176
BCBS Of NE	NE	77780	4858	3,516,690	0.206	2,348,749	66.8	0
BCBS Of KS Inc	KS	70729	430	3,350,272	0.196	2,066,467	61.7	1,441
QCC Ins Co	PA	93688	936	3,242,424	0.190	2,569,134	79.2	1,385
TRH Hlth Ins Co	TN	89005	4677	2,909,713	0.170	2,026,983	69.7	3,887
Highmark Inc	PA	54771	812	2,840,143	0.166	1,930,666	68.0	1,662
Health Care Serv Corp A Mut Legal Re	IL	70670	917	2,339,155	0.137	1,750,311	74.8	909
Independence Hospital Ind Plan Inc	PA	54704	936	2,130,963	0.125	1,015,961	47.7	2,015
Transamerica Financial Life Ins Co	NY	70688	468	1,995,101	0.117	1,185,636	59.4	838
Aetna Hlth & Life Ins Co	CT	78700	1	1,861,292	0.109	1,595,650	85.7	1,040
Tufts Ins Co Inc	MA	60117	4742	1,660,668	0.097	2,914,431	175.5	1,484
Educators Hlth Plans Life Accident &	UT	12515	126	1,527,049	0.089	1,212,260	79.4	1,109
UnitedHealthcare Ins Co of Amer	IL	84549	707	1,458,596	0.085	805,771	55.2	3,090
BCBS of RI	RI	53473		1,285,738	0.075	1,094,146	85.1	1,026
Cigna Hlth & Life Ins Co	CT	67369	901	1,202,020	0.070	897,748	74.7	482
Excellus Hlth Plan Inc	NY	55107	1186	1,053,057	0.062	587,786	55.8	517
Members Hlth Ins Co	AZ	94587	4677	904,727	0.053	598,074	66.1	656
BCBS of VT	VT	53295	4745	558,726	0.033	294,395	52.7	304
Health Alliance Medical Plans	IL	77950	1192	391,847	0.023	261,741	66.8	180
Educators Mut Ins Assoc	UT	81701	126	325,895	0.019	258,741	79.4	138
Physicians Mut Ins Co	NE	80578	367	261,507	0.015	185,196	70.8	120
Hartford Life & Accident Ins Co	CT	70815	91	256,929	0.015	254,547	99.1	98
Globe Life Ins Co of NY	NY	74101	290	186,648	0.011	98,966	53.0	77
Regence BCBS of UT	UT	54550	1207	172,173	0.010	100,886	58.6	123
Anthem Hlth Plans of NH	NH	53759	671	172,137	0.010	75,637	43.9	22

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Direct Premiums Earned

GROUP POLICIES ISSUED IN 2019, 2020, 2021

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 Life Ins Co Brentwood	TN	68500	1	128,118	0.007	118,441	92.4	91
Heartland Natl Life Ins Co	IN	66214		70,762	0.004	16,865	23.8	24
Highmark West Virginia Inc.	WV	54828	812	17,738	0.001	2,106	11.9	6
Medico Ins Co	IA	31119	3527	15,120	0.001	37,571	248.5	3
Talcott Resolution Life Ins Co	CT	88072	4926	5,636	0.000	154,818	2,746.9	3
Aetna Life Ins Co	CT	60054	1	3	0.000	0	0.0	0
TOTAL				1,709,496,331		1,410,427,756	82.5	964,807

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**GROUP POLICIES ISSUED IN 2019, 2020, AND 2021
BY COMPANY NAME**

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Company Name

GROUP POLICIES ISSUED IN 2019, 2020, 2021

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	1,861,292	0.109	1,595,650	85.7	1,040
Aetna Life Ins Co	CT	60054	1	3	0.000	0	0.0	0
Anthem Hlth Plans of NH	NH	53759	671	172,137	0.010	75,637	43.9	22
BCBS Of KS Inc	KS	70729	430	3,350,272	0.196	2,066,467	61.7	1,441
BCBS of MA	MA	53228	3637	17,574,429	1.028	10,257,509	58.4	5,971
BCBS Of NE	NE	77780	4858	3,516,690	0.206	2,348,749	66.8	0
BCBS of RI	RI	53473		1,285,738	0.075	1,094,146	85.1	1,026
BCBS of VT	VT	53295	4745	558,726	0.033	294,395	52.7	304
BCBSM Inc	MN	55026	461	25,375,957	1.484	18,879,475	74.4	9,971
Cigna Hlth & Life Ins Co	CT	67369	901	1,202,020	0.070	897,748	74.7	482
Continental Life Ins Co Brentwood	TN	68500	1	128,118	0.007	118,441	92.4	91
Educators Hlth Plans Life Accident &	UT	12515	126	1,527,049	0.089	1,212,260	79.4	1,109
Educators Mut Ins Assoc	UT	81701	126	325,895	0.019	258,741	79.4	138
Excellus Hlth Plan Inc	NY	55107	1186	1,053,057	0.062	587,786	55.8	517
Globe Life Ins Co of NY	NY	74101	290	186,648	0.011	98,966	53.0	77
Hartford Life & Accident Ins Co	CT	70815	91	256,929	0.015	254,547	99.1	98
Health Alliance Medical Plans	IL	77950	1192	391,847	0.023	261,741	66.8	180
Health Care Serv Corp A Mut Legal Re	IL	70670	917	2,339,155	0.137	1,750,311	74.8	909
Heartland Natl Life Ins Co	IN	66214		70,762	0.004	16,865	23.8	24
Highmark Inc	PA	54771	812	2,840,143	0.166	1,930,666	68.0	1,662
Highmark West Virginia Inc.	WV	54828	812	17,738	0.001	2,106	11.9	6
Independence Hospital Ind Plan Inc	PA	54704	936	2,130,963	0.125	1,015,961	47.7	2,015
Medico Ins Co	IA	31119	3527	15,120	0.001	37,571	248.5	3
Members Hlth Ins Co	AZ	94587	4677	904,727	0.053	598,074	66.1	656
Moda Hlth Plan Inc	OR	47098	1313	6,126,023	0.358	3,311,124	54.1	2,857
Physicians Mut Ins Co	NE	80578	367	261,507	0.015	185,196	70.8	120
Premera Blue Cross	WA	47570	962	16,940,724	0.991	9,912,380	58.5	7,408
QCC Ins Co	PA	93688	936	3,242,424	0.190	2,569,134	79.2	1,385
Regence BCBS of UT	UT	54550	1207	172,173	0.010	100,886	58.6	123
Talcott Resolution Life Ins Co	CT	88072	4926	5,636	0.000	154,818	2,746.9	3
Transamerica Financial Life Ins Co	NY	70688	468	1,995,101	0.117	1,185,636	59.4	838
Transamerica Life Ins Co	IA	86231	468	7,478,065	0.437	4,976,445	66.5	3,825

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

U.S. and U.S. Territories

In Order by Company Name

GROUP POLICIES ISSUED IN 2019, 2020, 2021

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	2,909,713	0.170	2,026,983	69.7	3,887
Tufts Ins Co Inc	MA	60117	4742	1,660,668	0.097	2,914,431	175.5	1,484
United Amer Ins Co	NE	92916	290	4,892,618	0.286	3,735,977	76.4	2,176
United Hlthcare Ins Co Of NY	NY	60093	707	221,551,250	12.960	178,447,244	80.5	88,500
UnitedHealthcare Ins Co	CT	79413	707	1,373,716,418	80.358	1,154,447,919	84.0	821,369
UnitedHealthcare Ins Co of Amer	IL	84549	707	1,458,596	0.085	805,771	55.2	3,090
TOTAL				1,709,496,331		1,410,427,756	82.5	964,807

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**TOTAL GROUP POLICIES
BY DIRECT PREMIUM EARNED**

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

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	6,995,738,847	79.793	5,476,707,507	78.3	2,823,155
United Hlthcare Ins Co Of NY	NY	60093	707	1,093,271,054	12.470	865,373,276	79.2	366,439
Transamerica Life Ins Co	IA	86231	468	104,074,006	1.187	84,846,801	81.5	42,796
BCBS of MA	MA	53228	3637	71,716,793	0.818	53,732,922	74.9	22,352
Moda Hlth Plan Inc	OR	47098	1313	63,028,552	0.719	46,411,453	73.6	24,974
Premera Blue Cross	WA	47570	962	59,969,287	0.684	40,170,124	67.0	22,438
Community Ins Co	OH	10345	671	29,765,182	0.340	23,606,060	79.3	9,794
BCBSM Inc	MN	55026	461	25,379,710	0.289	18,881,699	74.4	9,973
American Republic Ins Co	IA	60836	3527	24,446,934	0.279	19,947,531	81.6	6,357
BCBS Of KS Inc	KS	70729	430	22,371,405	0.255	17,034,859	76.1	7,764
Mutual Of Omaha Ins Co	NE	71412	261	21,843,150	0.249	18,158,820	83.1	6,202
BCBS Of NE	NE	77780	4858	21,093,670	0.241	15,992,777	75.8	9,097
Principal Life Ins Co	IA	61271	332	19,686,216	0.225	14,396,225	73.1	4,997
Highmark Inc	PA	54771	812	18,564,553	0.212	13,389,553	72.1	10,481
BCBS of RI	RI	53473		17,035,465	0.194	14,496,955	85.1	6,972
Bankers Life & Cas Co	IL	61263	233	16,054,466	0.183	15,049,248	93.7	4,928
Transamerica Financial Life Ins Co	NY	70688	468	14,687,321	0.168	11,568,407	78.8	5,263
Independence Hospital Ind Plan Inc	PA	54704	936	13,940,597	0.159	9,324,019	66.9	13,025
Tufts Ins Co Inc	MA	60117	4742	13,658,410	0.156	10,834,555	79.3	5,807
United Amer Ins Co	NE	92916	290	12,311,357	0.140	9,976,106	81.0	5,018
Anthem Hlth Plans Inc	CT	60217	671	10,946,813	0.125	7,203,728	65.8	7,824
Aetna Hlth & Life Ins Co	CT	78700	1	9,584,966	0.109	7,872,614	82.1	4,702
Nassau Life & Ann Co	CT	93734	4736	9,249,285	0.105	7,018,095	75.9	2,345
Medico Ins Co	IA	31119	3527	8,967,651	0.102	6,214,491	69.3	1,976
Excellus Hlth Plan Inc	NY	55107	1186	7,142,612	0.081	5,611,635	78.6	2,908
Health Care Serv Corp A Mut Legal Re	IL	70670	917	6,497,627	0.074	4,742,454	73.0	2,035
Cigna Hlth & Life Ins Co	CT	67369	901	6,139,694	0.070	4,795,152	78.1	2,204
Heartland Natl Life Ins Co	IN	66214		6,099,539	0.070	4,583,887	75.2	1,866
American Natl Life Ins Co Of TX	TX	71773	408	4,582,712	0.052	3,671,682	80.1	1,379
Anthem Hlth Plans of NH	NH	53759	671	3,959,145	0.045	3,405,636	86.0	357
Members Hlth Ins Co	AZ	94587	4677	3,273,780	0.037	2,565,403	78.4	1,718
QCC Ins Co	PA	93688	936	3,242,424	0.037	2,569,134	79.2	1,385

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

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
TRH Hlth Ins Co	TN	89005	4677	2,909,713	0.033	2,026,983	69.7	3,887
Continental Life Ins Co Brentwood	TN	68500	1	2,196,462	0.025	1,777,280	80.9	862
Health Alliance Medical Plans	IL	77950	1192	2,088,691	0.024	1,497,900	71.7	750
Educators Hlth Plans Life Accident &	UT	12515	126	1,932,058	0.022	1,551,536	80.3	1,398
BCBS of TN Inc	TN	54518	3498	1,867,258	0.021	1,140,502	61.1	640
Educators Mut Ins Assoc	UT	81701	126	1,785,757	0.020	1,105,427	61.9	835
Regence BCBS of UT	UT	54550	1207	1,747,493	0.020	1,303,667	74.6	790
BCBS of VT	VT	53295	4745	1,488,543	0.017	1,207,545	81.1	739
UnitedHealthcare Ins Co of Amer	IL	84549	707	1,458,596	0.017	805,771	55.2	3,090
Medical Mut Of OH	OH	29076	730	1,419,928	0.016	1,126,937	79.4	450
Physicians Mut Ins Co	NE	80578	367	1,276,608	0.015	916,548	71.8	478
Christian Fidelity Life Ins Co	TX	61859	574	1,267,730	0.014	701,346	55.3	232
Globe Life Ins Co of NY	NY	74101	290	1,232,706	0.014	1,125,536	91.3	482
Central States H & L Co Of Omaha	NE	61751	690	1,197,638	0.014	1,143,777	95.5	403
Hartford Life & Accident Ins Co	CT	70815	91	1,056,507	0.012	1,157,168	109.5	479
Talcott Resolution Life Ins Co	CT	88072	4926	897,935	0.010	1,116,390	124.3	420
Highmark West Virginia Inc.	WV	54828	812	786,005	0.009	428,869	54.6	277
Oxford Life Ins Co	AZ	76112	574	444,823	0.005	404,684	91.0	171
Aetna Life Ins Co	CT	60054	1	323,951	0.004	355,685	109.8	126
BCBS Of FL	FL	98167	536	322,371	0.004	246,652	76.5	110
Continental Gen Ins Co	TX	71404		290,377	0.003	128,998	44.4	58
Globe Life & Accident Ins Co	NE	91472	290	186,763	0.002	121,819	65.2	63
American Progressive L&H Ins Of NY	NY	80624	1295	186,501	0.002	161,351	86.5	54
Guarantee Trust Life Ins Co	IL	64211	687	163,966	0.002	66,345	40.5	35
American Family Life Assur Co of Col	NE	60380	370	84,355	0.001	80,618	95.6	43
Union Labor Life Ins Co	MD	69744	781	80,009	0.001	161,442	201.8	41
Gerber Life Ins Co	NY	70939	836	68,860	0.001	92,603	134.5	15
Allianz Life Ins Co Of N Amer	MN	90611	761	51,349	0.001	118,303	230.4	26
Connecticut Gen Life Ins Co	CT	62308	901	49,958	0.001	21,497	43.0	17
Medica Hlth Plans	MN	52626	1552	36,659	0.000	4,591	12.5	3
Combined Ins Co Of Amer	IL	62146	626	31,804	0.000	27,960	87.9	17
21st Century Premier Ins Co	PA	20796	69	20,578	0.000	1,386	6.7	10

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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
North Amer Ins Co	WI	68349	574	14,418	0.000	15,639	108.5	2
Reliastar Life Ins Co	MN	67105	4832	4,700	0.000	1,624	34.6	2
Allianz Life Ins Co Of NY	NY	64190	761	3,960	0.000	3,192	80.6	11
BCBS Of MS Mut Ins Co	MS	60111	1126	2,975	0.000	887	29.8	1
CMFG Life Ins Co	IA	62626	306	2,864	0.000	2,692	94.0	3
American Gen Life Ins Co	TX	60488	12	634	0.000	73	11.5	1
Canada Life Reins Co	PA	76694	769	0	0.000	-78,990	N/A	0
TOTAL				8,767,304,726		6,862,225,041	78.3	3,455,552

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**TOTAL GROUP POLICIES
BY COMPANY NAME**

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

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	20,578	0.000	1,386	6.7	10
Aetna Hlth & Life Ins Co	CT	78700	1	9,584,966	0.109	7,872,614	82.1	4,702
Aetna Life Ins Co	CT	60054	1	323,951	0.004	355,685	109.8	126
Allianz Life Ins Co Of N Amer	MN	90611	761	51,349	0.001	118,303	230.4	26
Allianz Life Ins Co Of NY	NY	64190	761	3,960	0.000	3,192	80.6	11
American Family Life Assur Co of Col	NE	60380	370	84,355	0.001	80,618	95.6	43
American Gen Life Ins Co	TX	60488	12	634	0.000	73	11.5	1
American Natl Life Ins Co Of TX	TX	71773	408	4,582,712	0.052	3,671,682	80.1	1,379
American Progressive L&H Ins Of NY	NY	80624	1295	186,501	0.002	161,351	86.5	54
American Republic Ins Co	IA	60836	3527	24,446,934	0.279	19,947,531	81.6	6,357
Anthem Hlth Plans Inc	CT	60217	671	10,946,813	0.125	7,203,728	65.8	7,824
Anthem Hlth Plans of NH	NH	53759	671	3,959,145	0.045	3,405,636	86.0	357
Bankers Life & Cas Co	IL	61263	233	16,054,466	0.183	15,049,248	93.7	4,928
BCBS Of FL	FL	98167	536	322,371	0.004	246,652	76.5	110
BCBS Of KS Inc	KS	70729	430	22,371,405	0.255	17,034,859	76.1	7,764
BCBS of MA	MA	53228	3637	71,716,793	0.818	53,732,922	74.9	22,352
BCBS Of MS Mut Ins Co	MS	60111	1126	2,975	0.000	887	29.8	1
BCBS Of NE	NE	77780	4858	21,093,670	0.241	15,992,777	75.8	9,097
BCBS of RI	RI	53473		17,035,465	0.194	14,496,955	85.1	6,972
BCBS of TN Inc	TN	54518	3498	1,867,258	0.021	1,140,502	61.1	640
BCBS of VT	VT	53295	4745	1,488,543	0.017	1,207,545	81.1	739
BCBSM Inc	MN	55026	461	25,379,710	0.289	18,881,699	74.4	9,973
Canada Life Reins Co	PA	76694	769	0	0.000	-78,990	N/A	0
Central States H & L Co Of Omaha	NE	61751	690	1,197,638	0.014	1,143,777	95.5	403
Christian Fidelity Life Ins Co	TX	61859	574	1,267,730	0.014	701,346	55.3	232
Cigna Hlth & Life Ins Co	CT	67369	901	6,139,694	0.070	4,795,152	78.1	2,204
CMFG Life Ins Co	IA	62626	306	2,864	0.000	2,692	94.0	3
Combined Ins Co Of Amer	IL	62146	626	31,804	0.000	27,960	87.9	17
Community Ins Co	OH	10345	671	29,765,182	0.340	23,606,060	79.3	9,794
Connecticut Gen Life Ins Co	CT	62308	901	49,958	0.001	21,497	43.0	17
Continental Gen Ins Co	TX	71404		290,377	0.003	128,998	44.4	58
Continental Life Ins Co Brentwood	TN	68500	1	2,196,462	0.025	1,777,280	80.9	862

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

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 Hlth Plans Life Accident &	UT	12515	126	1,932,058	0.022	1,551,536	80.3	1,398
Educators Mut Ins Assoc	UT	81701	126	1,785,757	0.020	1,105,427	61.9	835
Excellus Hlth Plan Inc	NY	55107	1186	7,142,612	0.081	5,611,635	78.6	2,908
Gerber Life Ins Co	NY	70939	836	68,860	0.001	92,603	134.5	15
Globe Life & Accident Ins Co	NE	91472	290	186,763	0.002	121,819	65.2	63
Globe Life Ins Co of NY	NY	74101	290	1,232,706	0.014	1,125,536	91.3	482
Guarantee Trust Life Ins Co	IL	64211	687	163,966	0.002	66,345	40.5	35
Hartford Life & Accident Ins Co	CT	70815	91	1,056,507	0.012	1,157,168	109.5	479
Health Alliance Medical Plans	IL	77950	1192	2,088,691	0.024	1,497,900	71.7	750
Health Care Serv Corp A Mut Legal Re	IL	70670	917	6,497,627	0.074	4,742,454	73.0	2,035
Heartland Natl Life Ins Co	IN	66214		6,099,539	0.070	4,583,887	75.2	1,866
Highmark Inc	PA	54771	812	18,564,553	0.212	13,389,553	72.1	10,481
Highmark West Virginia Inc.	WV	54828	812	786,005	0.009	428,869	54.6	277
Independence Hospital Ind Plan Inc	PA	54704	936	13,940,597	0.159	9,324,019	66.9	13,025
Medica Hlth Plans	MN	52626	1552	36,659	0.000	4,591	12.5	3
Medical Mut Of OH	OH	29076	730	1,419,928	0.016	1,126,937	79.4	450
Medico Ins Co	IA	31119	3527	8,967,651	0.102	6,214,491	69.3	1,976
Members Hlth Ins Co	AZ	94587	4677	3,273,780	0.037	2,565,403	78.4	1,718
Moda Hlth Plan Inc	OR	47098	1313	63,028,552	0.719	46,411,453	73.6	24,974
Mutual Of Omaha Ins Co	NE	71412	261	21,843,150	0.249	18,158,820	83.1	6,202
Nassau Life & Ann Co	CT	93734	4736	9,249,285	0.105	7,018,095	75.9	2,345
North Amer Ins Co	WI	68349	574	14,418	0.000	15,639	108.5	2
Oxford Life Ins Co	AZ	76112	574	444,823	0.005	404,684	91.0	171
Physicians Mut Ins Co	NE	80578	367	1,276,608	0.015	916,548	71.8	478
Premera Blue Cross	WA	47570	962	59,969,287	0.684	40,170,124	67.0	22,438
Principal Life Ins Co	IA	61271	332	19,686,216	0.225	14,396,225	73.1	4,997
QCC Ins Co	PA	93688	936	3,242,424	0.037	2,569,134	79.2	1,385
Regence BCBS of UT	UT	54550	1207	1,747,493	0.020	1,303,667	74.6	790
Reliastar Life Ins Co	MN	67105	4832	4,700	0.000	1,624	34.6	2
Talcott Resolution Life Ins Co	CT	88072	4926	897,935	0.010	1,116,390	124.3	420
Transamerica Financial Life Ins Co	NY	70688	468	14,687,321	0.168	11,568,407	78.8	5,263
Transamerica Life Ins Co	IA	86231	468	104,074,006	1.187	84,846,801	81.5	42,796

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	2,909,713	0.033	2,026,983	69.7	3,887
Tufts Ins Co Inc	MA	60117	4742	13,658,410	0.156	10,834,555	79.3	5,807
Union Labor Life Ins Co	MD	69744	781	80,009	0.001	161,442	201.8	41
United Amer Ins Co	NE	92916	290	12,311,357	0.140	9,976,106	81.0	5,018
United Hlthcare Ins Co Of NY	NY	60093	707	1,093,271,054	12.470	865,373,276	79.2	366,439
UnitedHealthcare Ins Co	CT	79413	707	6,995,738,847	79.793	5,476,707,507	78.3	2,823,155
UnitedHealthcare Ins Co of Amer	IL	84549	707	1,458,596	0.017	805,771	55.2	3,090
TOTAL				8,767,304,726		6,862,225,041	78.3	3,455,552

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

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

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

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
UnitedHealthcare Ins Co	CT	79413	707	10,268,672,838	29.956	7,980,005,290	77.7	4,022,321
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,640,566,235	4.786	1,240,757,242	75.6	592,623
United Hlthcare Ins Co Of NY	NY	60093	707	1,093,271,054	3.189	865,373,276	79.2	366,439
United Of Omaha Life Ins Co	NE	69868	261	823,521,251	2.402	566,551,269	68.8	248,420
Omaha Ins Co	NE	13100	261	796,399,169	2.323	632,088,282	79.4	374,379
Mutual Of Omaha Ins Co	NE	71412	261	737,077,131	2.150	558,679,355	75.8	312,366
United World Life Ins Co	NE	72850	261	704,768,537	2.056	570,139,343	80.9	355,360
Continental Life Ins Co Brentwood	TN	68500	1	596,721,530	1.741	495,881,852	83.1	276,101
BCBS of MA	MA	53228	3637	585,065,447	1.707	511,240,748	87.4	239,185
Cigna Hlth & Life Ins Co	CT	67369	901	504,162,101	1.471	432,747,419	85.8	254,046
Colonial Penn Life Ins Co	PA	62065	233	496,018,799	1.447	345,218,481	69.6	190,181
BCBSM Inc	MN	55026	461	493,593,214	1.440	372,713,677	75.5	160,808
Aetna Hlth Ins Co	PA	72052	1	467,994,734	1.365	404,972,682	86.5	339,195
Aetna Hlth & Life Ins Co	CT	78700	1	465,345,775	1.358	380,086,598	81.7	215,977
BCBS Of FL	FL	98167	536	462,495,231	1.349	360,989,005	78.1	170,546
Humana Ins Co	WI	73288	119	448,150,661	1.307	337,853,561	75.4	172,318
Wellmark Inc	IA	88848	770	447,801,178	1.306	373,597,323	83.4	169,094
USAA Life Ins Co	TX	69663	200	407,424,787	1.189	307,987,833	75.6	156,020
BCBS of NC Inc	NC	54631	758	389,686,489	1.137	282,043,585	72.4	157,386
American Retirement Life Ins Co	OH	88366	901	387,228,553	1.130	298,517,029	77.1	143,948
American Continental Ins Co	TN	12321	1	386,338,897	1.127	293,073,743	75.9	132,734
BCBS of MI Mut Ins Co	MI	54291	572	371,517,004	1.084	298,451,909	80.3	113,894
United Amer Ins Co	NE	92916	290	347,856,463	1.015	243,773,040	70.1	162,593
Anthem Hlth Plans of VA Inc	VA	71835	671	344,846,160	1.006	238,051,395	69.0	147,956
Transamerica Life Ins Co	IA	86231	468	339,794,527	0.991	267,393,546	78.7	143,908
State Farm Mut Auto Ins Co	IL	25178	176	297,888,436	0.869	217,069,974	72.9	105,193
USAbles Mut Ins Co	AR	83470	876	279,392,491	0.815	213,085,520	76.3	119,549
BCBS Of KS Inc	KS	70729	430	261,317,688	0.762	202,266,429	77.4	92,493
Medical Hlth Insuring Corp of OH	OH	95828	730	246,749,902	0.720	205,876,508	83.4	126,731
Horizon Ins Co	NJ	14690	1202	238,433,869	0.696	184,556,307	77.4	72,476
BCBS of AL	AL	55433	570	227,362,817	0.663	178,973,473	78.7	100,692
Highmark Inc	PA	54771	812	215,247,921	0.628	165,069,856	76.7	82,956

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

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
Loyal Amer Life Ins Co	OH	65722	901	214,285,165	0.625	167,532,831	78.2	74,152
Physicians Mut Ins Co	NE	80578	367	199,921,693	0.583	141,582,400	70.8	82,674
Anthem Hlth Plans Of KY Inc	KY	95120	671	190,428,207	0.556	130,569,191	68.6	73,187
Anthem Ins Co Inc	IN	28207	671	189,340,679	0.552	138,280,266	73.0	82,068
Bankers Life & Cas Co	IL	61263	233	181,190,589	0.529	129,293,670	71.4	44,277
BCBS Of NE	NE	77780	4858	171,242,716	0.500	129,272,150	75.5	61,171
Accendo Ins Co	UT	63444	1	169,487,554	0.494	141,259,798	83.3	150,358
BCBS Of SC Inc	SC	38520	661	168,083,692	0.490	116,380,378	69.2	67,726
Wisconsin Physicians Serv Ins Corp	WI	53139	68	162,325,201	0.474	101,253,628	62.4	53,641
Community Ins Co	OH	10345	671	159,689,003	0.466	117,107,877	73.3	70,202
Medico Corp Life Ins Co	IA	79987	3527	149,905,001	0.437	116,004,592	77.4	64,851
TRH Hlth Ins Co	TN	89005	4677	145,969,409	0.426	107,744,598	73.8	62,824
BCBS Hlthcare Plan of GA Inc	GA	96962	671	144,891,911	0.423	96,650,932	66.7	46,710
BCBS of TN Inc	TN	54518	3498	137,746,593	0.402	93,437,876	67.8	52,269
Humanadental Ins Co	WI	70580	119	135,901,305	0.396	122,427,863	90.1	73,860
HPHC Ins Co Inc	MA	18975	4742	133,589,442	0.390	102,274,147	76.6	49,888
Thrivent Financial For Lutherans	WI	56014		132,148,119	0.386	110,600,984	83.7	60,454
BCBS of AZ Inc	AZ	53589		131,749,658	0.384	91,212,414	69.2	51,758
Philadelphia Amer Life Ins Co	TX	67784	520	131,547,237	0.384	109,876,687	83.5	70,638
Premera Blue Cross	WA	47570	962	129,746,374	0.379	89,714,029	69.1	50,244
Regence BlueShield	WA	53902	1207	128,717,293	0.376	87,767,157	68.2	54,098
Manhattan Life Ins Co	NY	65870	1117	126,120,910	0.368	105,560,706	83.7	44,867
Empire Healthchoice Assur Inc	NY	55093	671	121,605,055	0.355	107,763,437	88.6	48,846
Carefirst of MD Inc	MD	47058	380	120,017,061	0.350	79,450,227	66.2	33,069
Anthem Hlth Plans Inc	CT	60217	671	117,648,958	0.343	93,360,362	79.4	52,498
Bankers Fidelity Life Ins Co	GA	61239	587	114,898,106	0.335	95,085,798	82.8	42,861
Health Net Life Ins Co	CA	66141	1295	113,173,721	0.330	90,481,733	79.9	41,754
Louisiana Hlth Serv & Ind Co	LA	81200	438	112,269,036	0.328	88,236,129	78.6	44,495
Physicians Life Ins Co	NE	72125	367	110,465,717	0.322	73,527,037	66.6	57,761
Rocky Mountain Hospital & Medical	CO	11011	671	102,467,176	0.299	76,694,148	74.8	45,045
Healthy Alliance Life Ins Co	MO	78972	671	102,342,108	0.299	69,823,575	68.2	41,304
BCBS of ND	ND	55891		99,769,905	0.291	79,380,617	79.6	38,081

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

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
Anthem Hlth Plans of NH	NH	53759	671	92,461,332	0.270	67,367,039	72.9	37,970
Omaha Supplemental Ins Co	NE	16537	261	88,009,811	0.257	78,246,895	88.9	75,134
New Era Life Ins Co	TX	78743	520	85,691,814	0.250	70,575,716	82.4	33,988
Aetna Life Ins Co	CT	60054	1	76,548,146	0.223	47,468,919	62.0	21,061
SILAC Ins Co	UT	62952	4888	74,413,399	0.217	53,917,676	72.5	19,058
Lumico Life Ins Co	MO	73504	181	72,367,956	0.211	59,201,629	81.8	45,315
Humana Benefit Plan of IL Inc	IL	60052	119	71,114,131	0.207	66,375,100	93.3	39,650
Medico Ins Co	IA	31119	3527	69,168,946	0.202	51,313,390	74.2	28,468
Moda Hlth Plan Inc	OR	47098	1313	65,047,246	0.190	47,856,781	73.6	26,224
American Republic Ins Co	IA	60836	3527	64,712,525	0.189	46,921,710	72.5	16,052
Gerber Life Ins Co	NY	70939	836	63,029,013	0.184	44,395,841	70.4	15,114
Wellmark Of SD Inc	SD	60128	770	61,941,569	0.181	48,762,926	78.7	24,224
GPM Hlth & Life Ins Co	TX	67059	4712	61,020,078	0.178	55,217,188	90.5	31,873
BCBS of RI	RI	53473		60,351,082	0.176	48,032,130	79.6	23,582
Anthem Hlth Plans of ME Inc	ME	52618	671	58,747,478	0.171	45,387,126	77.3	23,642
Central States Ind Co Of Omaha	NE	34274	31	58,539,318	0.171	42,317,912	72.3	17,473
Old Surety Life Ins Co	OK	67326	4922	58,275,368	0.170	39,287,783	67.4	27,115
BCBS of KC	MO	47171	537	57,193,701	0.167	44,460,649	77.7	18,654
Country Life Ins Co	IL	62553	50	55,423,893	0.162	39,352,281	71.0	19,161
Regence BCBS of UT	UT	54550	1207	53,000,737	0.155	38,923,625	73.4	21,640
BCBS of WI	WI	54003	671	52,958,477	0.154	31,164,579	58.8	13,157
Combined Ins Co Of Amer	IL	62146	626	51,017,443	0.149	38,303,038	75.1	18,775
New Era Life Ins Co Of Midwest	TX	69698	520	48,079,503	0.140	39,777,844	82.7	20,643
Bankers Fidelity Assur Co	GA	71919	587	47,264,723	0.138	38,980,585	82.5	20,429
Western United Life Assur Co	WA	85189	1117	45,757,106	0.133	38,092,547	83.2	21,945
Regence BCBS of OR	OR	54933	1207	45,596,497	0.133	31,603,474	69.3	17,716
Nassau Life & Ann Co	CT	93734	4736	45,406,294	0.132	30,719,706	67.7	9,270
Capital Advantage Ins Co	PA	41203	1230	43,999,542	0.128	34,192,217	77.7	24,561
Sterling Life Ins Co	IL	77399	901	43,499,924	0.127	27,976,999	64.3	11,907
Everence Assn Inc	IN	57991	4616	42,197,491	0.123	30,848,260	73.1	18,979
Medica Hlth Plans	MN	52626	1552	41,847,809	0.122	34,875,743	83.3	14,250
Globe Life Ins Co of NY	NY	74101	290	41,392,327	0.121	31,017,879	74.9	33,487

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

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
Continental Gen Ins Co	TX	71404		41,287,362	0.120	30,545,126	74.0	10,327
First Care Inc	MD	60113	380	38,569,774	0.113	27,893,453	72.3	20,897
Independence Hospital Ind Plan Inc	PA	54704	936	38,125,123	0.111	25,871,531	67.9	29,352
Pekin Life Ins Co	IL	67628	153	38,088,696	0.111	28,514,635	74.9	16,694
American Republic Corp Ins Co	IA	67679	3527	37,981,666	0.111	24,248,675	63.8	9,653
CSI Life Ins Co	NE	82880	31	37,420,329	0.109	30,025,733	80.2	17,061
Tufts Ins Co Inc	MA	60117	4742	37,264,265	0.109	31,367,229	84.2	16,034
Reserve Natl Ins Co	IL	68462	215	36,477,465	0.106	27,044,969	74.1	11,480
Priority Hlth	MI	95561	3383	36,443,663	0.106	30,113,787	82.6	16,924
Individual Assur Co Life Hlth & Acc	OK	81779	2858	36,179,686	0.106	27,914,923	77.2	12,253
Great Southern Life Ins Co	TX	90212	449	35,476,451	0.103	32,258,875	90.9	22,573
Southern Guar Ins Co	WI	19178		35,207,290	0.103	34,888,617	99.1	22,325
Genworth Life & Ann Ins Co	VA	65536	4011	33,520,956	0.098	25,463,322	76.0	9,756
Puritan Life Ins Co of Amer	AZ	71390	4903	33,029,455	0.096	29,820,265	90.3	16,372
American Natl Life Ins Co Of TX	TX	71773	408	32,384,835	0.094	26,908,593	83.1	8,407
Assured Life Assn	CO	56499		32,050,616	0.093	22,857,000	71.3	9,972
BCBS Of MS Mut Ins Co	MS	60111	1126	31,827,493	0.093	24,082,116	75.7	9,147
Dean Hlth Plan Inc	WI	96156	1552	31,599,279	0.092	31,825,484	100.7	16,769
Standard Life & Accident Ins Co	TX	86355	408	31,441,312	0.092	23,215,153	73.8	14,413
Forethought Life Ins Co	IN	91642	3891	30,885,187	0.090	22,413,619	72.6	8,210
Blue Care Network Of MI	MI	95610	572	29,954,202	0.087	19,351,688	64.6	9,726
Sentinel Security Life Ins Co	UT	68802	4824	29,698,424	0.087	25,346,837	85.3	10,031
Principal Life Ins Co	IA	61271	332	29,448,557	0.086	21,666,507	73.6	7,444
Guarantee Trust Life Ins Co	IL	64211	687	29,001,157	0.085	24,257,736	83.6	11,568
Americo Fin Life & Ann Ins Co	TX	61999	449	28,902,648	0.084	26,376,235	91.3	13,497
Compbenefits Ins Co	TX	60984	119	28,731,877	0.084	24,494,093	85.3	24,178
Heartland Natl Life Ins Co	IN	66214		28,283,081	0.083	21,587,451	76.3	13,676
Asuris NW Hlth	WA	47350	1207	27,298,205	0.080	23,253,126	85.2	13,195
Washington Natl Ins Co	IN	70319	233	27,203,104	0.079	19,931,419	73.3	7,091
Excellus Hlth Plan Inc	NY	55107	1186	27,084,126	0.079	29,110,971	107.5	11,139
Order of United Commercial Travelers	OH	56383		25,870,310	0.075	16,476,015	63.7	5,579
Oxford Life Ins Co	AZ	76112	574	25,536,127	0.074	21,228,970	83.1	6,976

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

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
National Hlth Ins Co	TX	82538	8	24,494,774	0.071	23,486,066	95.9	14,574
Family Life Ins Co	TX	63053	1117	24,185,297	0.071	16,313,687	67.5	5,165
ManhattanLife Ins & Ann Co	TX	61883	1117	23,392,036	0.068	19,184,244	82.0	24,765
American Family Life Assur Co of Col	NE	60380	370	23,230,694	0.068	18,812,388	81.0	6,273
First Hlth Life & Hlth Ins Co	TX	90328	1	23,202,488	0.068	17,605,829	75.9	9,326
Capitol Life Ins Co	TX	61581	3436	23,162,761	0.068	19,005,632	82.1	21,594
BCBS of WY	WY	53767		23,074,761	0.067	18,327,233	79.4	9,363
Group Hospitalization & Med Srves	DC	53007	380	22,637,016	0.066	15,022,300	66.4	7,258
Sterling Investors Life Ins Co	IN	89184	4888	22,159,999	0.065	19,294,466	87.1	10,181
Highmark BCBSD Inc	DE	53287	812	22,035,856	0.064	15,018,297	68.2	9,751
The Vt Hlth Plan LLC	VT	95696	4745	21,508,208	0.063	17,015,486	79.1	10,219
Everest Reins Co	DE	26921	1120	21,339,940	0.062	18,285,575	85.7	9,987
Medical Mut Of OH	OH	29076	730	21,042,676	0.061	15,386,962	73.1	7,619
Central States H & L Co Of Omaha	NE	61751	690	20,070,157	0.059	15,650,442	78.0	12,147
Avera Hlth Plans Inc	SD	95839		19,652,970	0.057	15,943,081	81.1	10,261
Highmark West Virginia Inc.	WV	54828	812	19,392,709	0.057	14,202,982	73.2	6,768
Government Personnel Mut Life Ins Co	TX	63967	4712	18,717,817	0.055	14,027,833	74.9	5,362
National Guardian Life Ins Co	WI	66583	1211	18,536,974	0.054	16,098,895	86.8	8,601
THP Ins Co	WV	60016	1297	18,000,956	0.053	13,175,252	73.2	6,491
Shenandoah Life Ins Co	VA	68845	4947	17,689,174	0.052	14,581,442	82.4	8,643
S USA Life Ins Co Inc	AZ	60183	4947	17,319,822	0.051	14,211,398	82.1	8,790
AmeriHealth Ins Co Of NJ	NJ	60061	936	17,229,564	0.050	12,655,669	73.5	6,495
American Family Mut Ins Co SI	WI	19275	473	16,810,966	0.049	9,724,487	57.8	3,550
Humana Ins Co of NY	NY	12634	119	16,433,802	0.048	13,561,475	82.5	8,507
Union Security Ins Co	KS	70408	306	16,401,796	0.048	14,868,299	90.7	11,369
Christian Fidelity Life Ins Co	TX	61859	574	15,513,564	0.045	9,288,767	59.9	3,160
Transamerica Financial Life Ins Co	NY	70688	468	15,334,533	0.045	12,029,174	78.4	5,429
Globe Life & Accident Ins Co	NE	91472	290	14,838,741	0.043	12,339,395	83.2	6,584
Cigna Natl Hlth Ins Co	OH	61727	901	14,483,934	0.042	10,521,573	72.6	13,303
Capital Blue Cross	PA	54720	1230	14,219,810	0.041	11,951,378	84.0	9,215
QCC Ins Co	PA	93688	936	13,225,725	0.039	11,896,568	90.0	6,427
Royal Neighbors Of Amer	IL	57657		13,059,490	0.038	8,259,274	63.2	2,685

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

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
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	13,011,921	0.038	9,099,505	69.9	3,824
Golden Rule Ins Co	IN	62286	707	12,703,337	0.037	8,785,344	69.2	3,883
Liberty Bankers Life Ins Co	OK	68543	3436	11,586,847	0.034	10,474,699	90.4	5,036
Amerigroup Ins Co	TX	14078	671	11,420,322	0.033	12,004,389	105.1	7,646
Companion Life Ins Co	SC	77828	661	11,342,378	0.033	9,118,868	80.4	3,727
State Mut Ins Co	GA	69132		10,697,042	0.031	7,555,681	70.6	3,841
Unicare Life & Hlth Ins Co	IN	80314	671	10,658,803	0.031	4,791,159	45.0	2,619
GCU	PA	56693		10,553,219	0.031	8,756,298	83.0	3,993
Security Hlth Plan of WI Inc	WI	96881		10,268,719	0.030	7,803,872	76.0	3,964
Humana Hlth Ins Co Of FL Inc	FL	69671	119	10,237,636	0.030	6,973,089	68.1	4,385
Regence Blueshield Of ID Inc	ID	60131	1207	10,156,818	0.030	8,139,722	80.1	3,589
Blue Cross of ID Care Plus Inc	ID	15022	1290	10,136,155	0.030	8,052,719	79.4	4,261
Humana Ins Co Of KY	KY	60219	119	9,943,687	0.029	7,749,065	77.9	3,587
Erie Family Life Ins Co	PA	70769	213	8,909,329	0.026	6,697,057	75.2	7,076
Alliance Hlth & Life Ins Co	MI	60134	1311	8,890,239	0.026	7,142,702	80.3	4,305
BCBS of VT	VT	53295	4745	8,647,917	0.025	7,416,409	85.8	2,779
Pan Amer Life Ins Co	LA	67539	525	8,500,103	0.025	6,817,993	80.2	5,093
Medico Life & Hlth Ins Co	IA	65641	3527	7,889,427	0.023	6,435,617	81.6	3,536
Pacificare Life & Hlth Ins Co	IN	70785	707	7,248,828	0.021	5,847,544	80.7	2,193
SBLI USA Life Ins Co Inc	NY	60176	4947	6,998,708	0.020	5,906,419	84.4	4,254
North Amer Ins Co	WI	68349	574	6,971,804	0.020	4,747,328	68.1	1,375
Garden State Life Ins Co	TX	63657	408	6,710,289	0.020	6,190,183	92.2	4,137
United Ins Co Of Amer	IL	69930	215	6,290,773	0.018	5,163,666	82.1	161,268
HNE Ins Co	MA	14198	4756	5,947,268	0.017	5,627,752	94.6	3,368
Highmark Western & Northeastern NY	NY	55204	812	5,879,134	0.017	9,732,366	165.5	3,098
Sierra Hlth & Life Ins Co Inc	NV	71420	707	5,845,336	0.017	3,826,085	65.5	1,400
American Progressive L&H Ins Of NY	NY	80624	1295	5,550,990	0.016	3,504,559	63.1	1,276
United States Fire Ins Co	DE	21113	158	5,545,373	0.016	2,917,827	52.6	3,440
Nassau Life Ins Co of KS	KS	68284	4736	5,500,910	0.016	3,693,001	67.1	1,692
Sanford Hlth Plan	SD	95683	1246	5,282,369	0.015	5,710,261	108.1	2,928
Quartz Hlth Benefit Plans Corp	WI	95796	4870	5,201,092	0.015	3,830,526	73.6	2,043
Universal Fidelity Life Ins Co	OK	70122	4989	4,988,554	0.015	3,455,193	69.3	1,686

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

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
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	4,980,439	0.015	4,361,937	87.6	26,725
Health Alliance Medical Plans	IL	77950	1192	4,902,884	0.014	3,590,910	73.2	1,421
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	4,686,781	0.014	4,138,005	88.3	1,944
Provident Amer Life & Hlth Ins Co	OH	67903	901	4,458,449	0.013	2,843,269	63.8	806
Unified Life Ins Co	TX	11121		4,361,992	0.013	3,617,885	82.9	1,562
Health Tradition Hlth Plan Inc	WI	96628	4939	4,187,834	0.012	2,846,233	68.0	1,409
Quartz Hlth Plan Corp	WI	95101	4870	4,146,526	0.012	3,462,294	83.5	1,478
EmblemHealth Plan Inc	NY	55239	1127	3,990,695	0.012	3,167,654	79.4	1,304
KSKJ Life Amer Slovenian Catholic Un	IL	56227		3,806,911	0.011	2,384,304	62.6	817
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	3,661,799	0.011	2,012,865	55.0	1,297
EPIC Life Ins Co	WI	64149	68	3,654,313	0.011	2,889,172	79.1	1,722
Group Hlth Coop of S Central WI	WI	95311		3,452,249	0.010	3,777,109	109.4	1,258
Humana Hlth Plan Inc	KY	95885	119	3,437,296	0.010	2,951,300	85.9	1,711
Fallon Hlth & Life Assur Co	MA	66828	4741	3,435,022	0.010	2,979,572	86.7	1,504
Members Hlth Ins Co	AZ	94587	4677	3,326,520	0.010	2,587,340	77.8	1,746
United Natl Life Ins Co Of Amer	IL	92703	687	3,317,083	0.010	2,241,752	67.6	826
Coventry Hlth & Life Ins Co	MO	81973	1	3,251,625	0.009	1,785,444	54.9	650
Paramount Ins Co	OH	11518	1212	3,222,063	0.009	3,057,650	94.9	1,249
Nationwide Life Ins Co	OH	66869	140	3,202,288	0.009	2,165,735	67.6	831
MercyCare HMO Inc	WI	12195	3595	3,145,423	0.009	2,965,289	94.3	1,249
Bankers Conseco Life Ins Co	NY	68560	233	3,129,789	0.009	2,218,234	70.9	1,717
Quartz Hlth Ins Corp	WI	95341	4870	2,830,494	0.008	2,244,992	79.3	998
CDPHP Universal Benefits Inc	NY	47027	4708	2,625,787	0.008	2,107,480	80.3	513
Loyal Christian Benefit Assn	PA	56758		2,526,165	0.007	2,202,919	87.2	1,132
Aultcare Ins Co	OH	77216	4805	2,488,910	0.007	1,952,775	78.5	1,216
BCBS of MA HMO Blue Inc	MA	12219	3637	2,470,743	0.007	2,393,054	96.9	1,260
Great Amer Life Ins Co	OH	63312	435	2,416,338	0.007	1,582,269	65.5	523
Educators Hlth Plans Life Accident &	UT	12515	126	1,932,058	0.006	1,551,536	80.3	1,398
Humana Ins Co Of PR Inc	PR	84603	119	1,810,804	0.005	1,153,286	63.7	1,163
Educators Mut Ins Assoc	UT	81701	126	1,785,757	0.005	1,105,427	61.9	835
EmpheSys Ins Co	TX	88595	119	1,769,314	0.005	1,614,645	91.3	1,263
Health Net Hlth Plan of OR Inc	OR	95800	1295	1,740,679	0.005	1,415,804	81.3	1,018

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

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
Catholic United Financial	MN	57053		1,725,477	0.005	1,321,486	76.6	934
Western Catholic Union	IL	57711		1,668,011	0.005	1,279,811	76.7	538
UnitedHealthcare Ins Co of Amer	IL	84549	707	1,662,019	0.005	933,526	56.2	3,734
Elips Life Ins Co	MO	85561	181	1,576,963	0.005	1,010,265	64.1	4,870
Lincoln Heritage Life Ins Co	IL	65927		1,451,557	0.004	1,044,503	72.0	294
Liberty Natl Life Ins Co	NE	65331	290	1,382,850	0.004	881,643	63.8	722
Talcott Resolution Life Ins Co	CT	88072	4926	1,171,440	0.003	1,303,538	111.3	472
Columbian Mut Life Ins Co	NY	62103	535	1,162,941	0.003	868,395	74.7	303
Montana Hlth Cooperative	MT	14933		1,094,799	0.003	1,042,180	95.2	1,125
Providence Hlth Assur	OR	15203	4788	1,066,950	0.003	887,197	83.2	1,774
Hartford Life & Accident Ins Co	CT	70815	91	1,056,507	0.003	1,157,168	109.5	479
Kaiser Found Hlth Plan of WA Options	WA	47055	601	1,029,270	0.003	864,161	84.0	424
Federal Life Ins Co	IL	63223	4966	972,172	0.003	822,375	84.6	954
Genworth Life Ins Co	DE	70025	4011	971,677	0.003	707,113	72.8	172
Standard Life & Cas Ins Co	UT	71706	1117	964,004	0.003	883,620	91.7	356
Communitycare Life & Hlth Ins Co	OK	89008	3487	959,167	0.003	732,989	76.4	221
Massachusetts Mut Life Ins Co	MA	65935	435	884,712	0.003	926,656	104.7	479
Avalon Ins Co	PA	12358	1230	779,759	0.002	528,129	67.7	164
New York Life Ins Co	NY	66915	826	745,884	0.002	637,427	85.5	200
Catholic Life Ins	TX	57347		624,806	0.002	429,353	68.7	366
McLaren Hlth Plan Comm	MI	14217	4700	623,580	0.002	626,875	100.5	341
United Hlthcare of AL Inc	AL	95784	707	611,621	0.002	503,649	82.3	195
Supreme Council The Royal Arcanum	MA	58181		591,038	0.002	365,738	61.9	734
MedMutual Life Ins Co	OH	62375	730	590,126	0.002	404,878	68.6	171
WMI Mut Ins Co	UT	68420		498,507	0.001	355,602	71.3	243
Independence Amer Ins Co	DE	26581	450	455,724	0.001	361,203	79.3	566
Connecticut Gen Life Ins Co	CT	62308	901	441,231	0.001	430,783	97.6	160
BridgeSpan Hlth Co	UT	95303	1207	433,661	0.001	214,498	49.5	111
Wilcac Life Ins Co	IL	62413	4213	396,330	0.001	307,400	77.6	113
UTMB Hlth Plans Inc	TX	95764		383,640	0.001	233,900	61.0	115
Polish Falcons Of Amer	PA	56820		352,547	0.001	316,027	89.6	131
Jefferson Natl Life Ins Co	TX	64017	140	347,711	0.001	216,339	62.2	81

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

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
SPJST	TX	57436		322,023	0.001	192,625	59.8	64
UCare Hlth Inc	WI	12924	4380	295,039	0.001	359,661	121.9	222
Upmc Hlth Benefits Inc	PA	11018	1324	268,263	0.001	918,477	342.4	113
American Gen Life Ins Co	TX	60488	12	224,943	0.001	157,699	70.1	78
Idealife Ins Co	CT	97764	31	223,817	0.001	118,150	52.8	41
Sanford Hlth Plan of MN	MN	95725	1246	198,702	0.001	169,454	85.3	58
Compcare Hlth Serv Ins Corp	WI	95693	671	193,846	0.001	157,596	81.3	32
Shelter Life Ins Co	MO	65757	123	186,691	0.001	180,027	96.4	74
John Alden Life Ins Co	WI	65080	19	169,999	0.000	158,405	93.2	54
Union Labor Life Ins Co	MD	69744	781	161,408	0.000	393,514	243.8	89
Auto Owners Life Ins Co	MI	61190	280	160,074	0.000	88,443	55.3	38
Southwest Serv Life Ins Co	TX	82430	1339	150,670	0.000	99,966	66.3	34
American Family Ins Co	WI	10386	473	147,098	0.000	71,224	48.4	28
Jackson Natl Life Ins Co	MI	65056	918	129,403	0.000	195,541	151.1	82
Ability Ins Co	NE	71471		120,512	0.000	73,975	61.4	29
Fidelity Standard Life Ins Co	TX	94790	4784	118,049	0.000	81,954	69.4	50
American Family Life Assur Co of NY	NY	60526	370	112,552	0.000	73,843	65.6	41
Hawaii Medical Serv Assn	HI	49948		105,083	0.000	25,144	23.9	30
Allianz Life Ins Co Of N Amer	MN	90611	761	101,777	0.000	244,913	240.6	52
Union Fidelity Life Ins Co	KS	62596	350	93,385	0.000	49,775	53.3	44
Summa Ins Co Inc	OH	10649	3259	91,235	0.000	44,691	49.0	24
American Fidelity Assur Co	OK	60410	330	63,155	0.000	52,314	82.8	41
WPS Hlth Plan Inc	WI	10159	68	60,256	0.000	27,115	45.0	10
Health First Ins Inc	FL	14140	4740	58,529	0.000	42,345	72.3	21
American Income Life Ins Co	IN	60577	290	57,304	0.000	31,603	55.1	12
Allcare Hlth Plan Inc	OR	12253	4963	47,010	0.000	53,081	112.9	18
HMO dba Blue Plus	MN	95649	461	45,979	0.000	17,573	38.2	14
Magna Ins Co	MS	61018		43,920	0.000	37,521	85.4	81
United Farm Family Life Ins Co	IN	69892	542	40,880	0.000	51,449	125.9	58
21st Century Premier Ins Co	PA	20796	69	40,877	0.000	93,948	229.8	24
American Benefit Life Ins Co	OK	66001	3436	40,236	0.000	29,099	72.3	213
Prudential Ins Co Of Amer	NJ	68241	304	39,234	0.000	76,494	195.0	10

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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
UCare MN	MN	52629	4380	36,097	0.000	11,373	31.5	11
IA Amer Life Ins Co	TX	91693	315	25,187	0.000	7,371	29.3	22
American Natl Ins Co	TX	60739	408	25,095	0.000	13,194	52.6	11
USAble Life	AR	94358	876	20,395	0.000	4,307	21.1	3
CSA Fraternal Life	IL	56138		17,755	0.000	5,655	31.9	5
Sagicor Life Ins Co	TX	60445		15,402	0.000	82	0.5	4
United Security Assur Co Of PA	PA	42129		13,305	0.000	1,385	10.4	0
Cincinnati Equitable Life Ins Co	OH	88064	67	12,339	0.000	7,186	58.2	6
Group Hlth Coop of Eau Claire	WI	95192		12,178	0.000	451	3.7	2
Central Security Life Ins Co	TX	61735	526	10,755	0.000	2,701	25.1	7
Trustmark Ins Co	IL	61425	276	10,715	0.000	20,674	192.9	5
SilverScript Ins Co	TN	12575	1	10,003	0.000	2,876	28.8	5
ManhattanLife of Amer Ins Co	TX	16755	1117	9,889	0.000	233	2.4	16
Pacificsource Hlth Plans	OR	54976	4704	8,766	0.000	15,932	181.7	4
United Hlthcare of AZ Inc	AZ	96016	707	6,401	0.000	11,775	184.0	4
Kansas City Life Ins Co	MO	65129	588	6,382	0.000	8,287	129.8	2
Ryder Hlth Plan Inc	PR	95743		6,200	0.000	6,650	107.3	10
National Cas Co	OH	11991	140	5,730	0.000	5,195	90.7	4
Reliastar Life Ins Co	MN	67105	4832	4,700	0.000	1,624	34.6	2
US Hlth & Life Ins Co Inc	MI	97772		4,346	0.000	2,553	58.7	1
Allianz Life Ins Co Of NY	NY	64190	761	3,960	0.000	3,192	80.6	11
Assurity Life Ins Co	NE	71439	4862	3,538	0.000	13,058	369.1	5
Mid West Natl Life Ins Co Of TN	TX	66087	707	3,528	0.000	940	26.6	6
Natl Foundation Life Ins Co	TX	98205	707	3,391	0.000	2,200	64.9	2
Resource Life Ins Co	IL	61506	233	3,254	0.000	1,061	32.6	2
Medisun Inc	AZ	95982		3,096	0.000	0	0.0	1
CMFG Life Ins Co	IA	62626	306	2,864	0.000	2,692	94.0	3
Voya Retirement Ins & Ann Co	CT	86509	4832	2,042	0.000	984	48.2	1
LifeSecure Ins Co	MI	77720	572	1,899	0.000	738	38.9	2
Protective Life Ins Co	TN	68136	458	1,762	0.000	621	35.2	2
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	3,001	219.2	1
Old Amer Ins Co	MO	67199	588	977	0.000	128	13.1	3

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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
United Heritage Life Ins Co	ID	63983	2878	862	0.000	0	0.0	1
Canada Life Reins Co	PA	76694	769	0	0.000	-78,990	N/A	0
The Cincinnati Life Ins Co	OH	76236	244	-10	0.000	-1	10.0	0
TOTAL				34,278,895,052		26,498,107,888	77.3	14,077,949

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

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

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

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	40,877	0.000	93,948	229.8	24
Ability Ins Co	NE	71471		120,512	0.000	73,975	61.4	29
Accendo Ins Co	UT	63444	1	169,487,554	0.494	141,259,798	83.3	150,358
Aetna Hlth & Life Ins Co	CT	78700	1	465,345,775	1.358	380,086,598	81.7	215,977
Aetna Hlth Ins Co	PA	72052	1	467,994,734	1.365	404,972,682	86.5	339,195
Aetna Life Ins Co	CT	60054	1	76,548,146	0.223	47,468,919	62.0	21,061
Allcare Hlth Plan Inc	OR	12253	4963	47,010	0.000	53,081	112.9	18
Alliance Hlth & Life Ins Co	MI	60134	1311	8,890,239	0.026	7,142,702	80.3	4,305
Allianz Life Ins Co Of N Amer	MN	90611	761	101,777	0.000	244,913	240.6	52
Allianz Life Ins Co Of NY	NY	64190	761	3,960	0.000	3,192	80.6	11
American Benefit Life Ins Co	OK	66001	3436	40,236	0.000	29,099	72.3	213
American Continental Ins Co	TN	12321	1	386,338,897	1.127	293,073,743	75.9	132,734
American Family Ins Co	WI	10386	473	147,098	0.000	71,224	48.4	28
American Family Life Assur Co of Col	NE	60380	370	23,230,694	0.068	18,812,388	81.0	6,273
American Family Life Assur Co of NY	NY	60526	370	112,552	0.000	73,843	65.6	41
American Family Mut Ins Co SI	WI	19275	473	16,810,966	0.049	9,724,487	57.8	3,550
American Fidelity Assur Co	OK	60410	330	63,155	0.000	52,314	82.8	41
American Gen Life Ins Co	TX	60488	12	224,943	0.001	157,699	70.1	78
American Income Life Ins Co	IN	60577	290	57,304	0.000	31,603	55.1	12
American Natl Ins Co	TX	60739	408	25,095	0.000	13,194	52.6	11
American Natl Life Ins Co Of TX	TX	71773	408	32,384,835	0.094	26,908,593	83.1	8,407
American Progressive L&H Ins Of NY	NY	80624	1295	5,550,990	0.016	3,504,559	63.1	1,276
American Republic Corp Ins Co	IA	67679	3527	37,981,666	0.111	24,248,675	63.8	9,653
American Republic Ins Co	IA	60836	3527	64,712,525	0.189	46,921,710	72.5	16,052
American Retirement Life Ins Co	OH	88366	901	387,228,553	1.130	298,517,029	77.1	143,948
Americo Fin Life & Ann Ins Co	TX	61999	449	28,902,648	0.084	26,376,235	91.3	13,497
Amerigroup Ins Co	TX	14078	671	11,420,322	0.033	12,004,389	105.1	7,646
AmeriHealth Ins Co Of NJ	NJ	60061	936	17,229,564	0.050	12,655,669	73.5	6,495
Anthem Hlth Plans Inc	CT	60217	671	117,648,958	0.343	93,360,362	79.4	52,498
Anthem Hlth Plans Of KY Inc	KY	95120	671	190,428,207	0.556	130,569,191	68.6	73,187
Anthem Hlth Plans of ME Inc	ME	52618	671	58,747,478	0.171	45,387,126	77.3	23,642
Anthem Hlth Plans of NH	NH	53759	671	92,461,332	0.270	67,367,039	72.9	37,970

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Company Name

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
Anthem Hlth Plans of VA Inc	VA	71835	671	344,846,160	1.006	238,051,395	69.0	147,956
Anthem Ins Co Inc	IN	28207	671	189,340,679	0.552	138,280,266	73.0	82,068
Assured Life Assn	CO	56499		32,050,616	0.093	22,857,000	71.3	9,972
Assurity Life Ins Co	NE	71439	4862	3,538	0.000	13,058	369.1	5
Asuris NW Hlth	WA	47350	1207	27,298,205	0.080	23,253,126	85.2	13,195
Aultcare Ins Co	OH	77216	4805	2,488,910	0.007	1,952,775	78.5	1,216
Auto Owners Life Ins Co	MI	61190	280	160,074	0.000	88,443	55.3	38
Avalon Ins Co	PA	12358	1230	779,759	0.002	528,129	67.7	164
Avera Hlth Plans Inc	SD	95839		19,652,970	0.057	15,943,081	81.1	10,261
Bankers Conseco Life Ins Co	NY	68560	233	3,129,789	0.009	2,218,234	70.9	1,717
Bankers Fidelity Assur Co	GA	71919	587	47,264,723	0.138	38,980,585	82.5	20,429
Bankers Fidelity Life Ins Co	GA	61239	587	114,898,106	0.335	95,085,798	82.8	42,861
Bankers Life & Cas Co	IL	61263	233	181,190,589	0.529	129,293,670	71.4	44,277
BCBS Hlthcare Plan of GA Inc	GA	96962	671	144,891,911	0.423	96,650,932	66.7	46,710
BCBS of AL	AL	55433	570	227,362,817	0.663	178,973,473	78.7	100,692
BCBS of AZ Inc	AZ	53589		131,749,658	0.384	91,212,414	69.2	51,758
BCBS Of FL	FL	98167	536	462,495,231	1.349	360,989,005	78.1	170,546
BCBS of KC	MO	47171	537	57,193,701	0.167	44,460,649	77.7	18,654
BCBS Of KS Inc	KS	70729	430	261,317,688	0.762	202,266,429	77.4	92,493
BCBS of MA	MA	53228	3637	585,065,447	1.707	511,240,748	87.4	239,185
BCBS of MA HMO Blue Inc	MA	12219	3637	2,470,743	0.007	2,393,054	96.9	1,260
BCBS of MI Mut Ins Co	MI	54291	572	371,517,004	1.084	298,451,909	80.3	113,894
BCBS Of MS Mut Ins Co	MS	60111	1126	31,827,493	0.093	24,082,116	75.7	9,147
BCBS of NC Inc	NC	54631	758	389,686,489	1.137	282,043,585	72.4	157,386
BCBS of ND	ND	55891		99,769,905	0.291	79,380,617	79.6	38,081
BCBS Of NE	NE	77780	4858	171,242,716	0.500	129,272,150	75.5	61,171
BCBS of RI	RI	53473		60,351,082	0.176	48,032,130	79.6	23,582
BCBS Of SC Inc	SC	38520	661	168,083,692	0.490	116,380,378	69.2	67,726
BCBS of TN Inc	TN	54518	3498	137,746,593	0.402	93,437,876	67.8	52,269
BCBS of VT	VT	53295	4745	8,647,917	0.025	7,416,409	85.8	2,779
BCBS of WI	WI	54003	671	52,958,477	0.154	31,164,579	58.8	13,157
BCBS of WY	WY	53767		23,074,761	0.067	18,327,233	79.4	9,363

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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
BCBSM Inc	MN	55026	461	493,593,214	1.440	372,713,677	75.5	160,808
Blue Care Network Of MI	MI	95610	572	29,954,202	0.087	19,351,688	64.6	9,726
Blue Cross of ID Care Plus Inc	ID	15022	1290	10,136,155	0.030	8,052,719	79.4	4,261
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	13,011,921	0.038	9,099,505	69.9	3,824
BridgeSpan Hlth Co	UT	95303	1207	433,661	0.001	214,498	49.5	111
Canada Life Reins Co	PA	76694	769	0	0.000	-78,990	N/A	0
Capital Advantage Ins Co	PA	41203	1230	43,999,542	0.128	34,192,217	77.7	24,561
Capital Blue Cross	PA	54720	1230	14,219,810	0.041	11,951,378	84.0	9,215
Capitol Life Ins Co	TX	61581	3436	23,162,761	0.068	19,005,632	82.1	21,594
Carefirst of MD Inc	MD	47058	380	120,017,061	0.350	79,450,227	66.2	33,069
Catholic Life Ins	TX	57347		624,806	0.002	429,353	68.7	366
Catholic United Financial	MN	57053		1,725,477	0.005	1,321,486	76.6	934
CDPHP Universal Benefits Inc	NY	47027	4708	2,625,787	0.008	2,107,480	80.3	513
Central Security Life Ins Co	TX	61735	526	10,755	0.000	2,701	25.1	7
Central States H & L Co Of Omaha	NE	61751	690	20,070,157	0.059	15,650,442	78.0	12,147
Central States Ind Co Of Omaha	NE	34274	31	58,539,318	0.171	42,317,912	72.3	17,473
Christian Fidelity Life Ins Co	TX	61859	574	15,513,564	0.045	9,288,767	59.9	3,160
Cigna Hlth & Life Ins Co	CT	67369	901	504,162,101	1.471	432,747,419	85.8	254,046
Cigna Natl Hlth Ins Co	OH	61727	901	14,483,934	0.042	10,521,573	72.6	13,303
Cincinnati Equitable Life Ins Co	OH	88064	67	12,339	0.000	7,186	58.2	6
CMFG Life Ins Co	IA	62626	306	2,864	0.000	2,692	94.0	3
Colonial Penn Life Ins Co	PA	62065	233	496,018,799	1.447	345,218,481	69.6	190,181
Columbian Mut Life Ins Co	NY	62103	535	1,162,941	0.003	868,395	74.7	303
Combined Ins Co Of Amer	IL	62146	626	51,017,443	0.149	38,303,038	75.1	18,775
Community Ins Co	OH	10345	671	159,689,003	0.466	117,107,877	73.3	70,202
Communitycare Life & Hlth Ins Co	OK	89008	3487	959,167	0.003	732,989	76.4	221
Companion Life Ins Co	SC	77828	661	11,342,378	0.033	9,118,868	80.4	3,727
Compbenefits Ins Co	TX	60984	119	28,731,877	0.084	24,494,093	85.3	24,178
Compcare Hlth Serv Ins Corp	WI	95693	671	193,846	0.001	157,596	81.3	32
Connecticut Gen Life Ins Co	CT	62308	901	441,231	0.001	430,783	97.6	160
Continental Gen Ins Co	TX	71404		41,287,362	0.120	30,545,126	74.0	10,327
Continental Life Ins Co Brentwood	TN	68500	1	596,721,530	1.741	495,881,852	83.1	276,101

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Company Name

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
Country Life Ins Co	IL	62553	50	55,423,893	0.162	39,352,281	71.0	19,161
Coventry Hlth & Life Ins Co	MO	81973	1	3,251,625	0.009	1,785,444	54.9	650
CSA Fraternal Life	IL	56138		17,755	0.000	5,655	31.9	5
CSI Life Ins Co	NE	82880	31	37,420,329	0.109	30,025,733	80.2	17,061
Dean Hlth Plan Inc	WI	96156	1552	31,599,279	0.092	31,825,484	100.7	16,769
Educators Hlth Plans Life Accident &	UT	12515	126	1,932,058	0.006	1,551,536	80.3	1,398
Educators Mut Ins Assoc	UT	81701	126	1,785,757	0.005	1,105,427	61.9	835
Elips Life Ins Co	MO	85561	181	1,576,963	0.005	1,010,265	64.1	4,870
EmblemHealth Plan Inc	NY	55239	1127	3,990,695	0.012	3,167,654	79.4	1,304
Empheysis Ins Co	TX	88595	119	1,769,314	0.005	1,614,645	91.3	1,263
Empire Healthchoice Assur Inc	NY	55093	671	121,605,055	0.355	107,763,437	88.6	48,846
EPIC Life Ins Co	WI	64149	68	3,654,313	0.011	2,889,172	79.1	1,722
Erie Family Life Ins Co	PA	70769	213	8,909,329	0.026	6,697,057	75.2	7,076
Everence Assn Inc	IN	57991	4616	42,197,491	0.123	30,848,260	73.1	18,979
Everest Reins Co	DE	26921	1120	21,339,940	0.062	18,285,575	85.7	9,987
Excellus Hlth Plan Inc	NY	55107	1186	27,084,126	0.079	29,110,971	107.5	11,139
Fallon Hlth & Life Assur Co	MA	66828	4741	3,435,022	0.010	2,979,572	86.7	1,504
Family Life Ins Co	TX	63053	1117	24,185,297	0.071	16,313,687	67.5	5,165
Federal Life Ins Co	IL	63223	4966	972,172	0.003	822,375	84.6	954
Fidelity Standard Life Ins Co	TX	94790	4784	118,049	0.000	81,954	69.4	50
First Care Inc	MD	60113	380	38,569,774	0.113	27,893,453	72.3	20,897
First Hlth Life & Hlth Ins Co	TX	90328	1	23,202,488	0.068	17,605,829	75.9	9,326
Forethought Life Ins Co	IN	91642	3891	30,885,187	0.090	22,413,619	72.6	8,210
Garden State Life Ins Co	TX	63657	408	6,710,289	0.020	6,190,183	92.2	4,137
GCU	PA	56693		10,553,219	0.031	8,756,298	83.0	3,993
Genworth Life & Ann Ins Co	VA	65536	4011	33,520,956	0.098	25,463,322	76.0	9,756
Genworth Life Ins Co	DE	70025	4011	971,677	0.003	707,113	72.8	172
Gerber Life Ins Co	NY	70939	836	63,029,013	0.184	44,395,841	70.4	15,114
Globe Life & Accident Ins Co	NE	91472	290	14,838,741	0.043	12,339,395	83.2	6,584
Globe Life Ins Co of NY	NY	74101	290	41,392,327	0.121	31,017,879	74.9	33,487
Golden Rule Ins Co	IN	62286	707	12,703,337	0.037	8,785,344	69.2	3,883
Government Personnel Mut Life Ins Co	TX	63967	4712	18,717,817	0.055	14,027,833	74.9	5,362

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Company Name

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
GPM Hlth & Life Ins Co	TX	67059	4712	61,020,078	0.178	55,217,188	90.5	31,873
Great Amer Life Ins Co	OH	63312	435	2,416,338	0.007	1,582,269	65.5	523
Great Southern Life Ins Co	TX	90212	449	35,476,451	0.103	32,258,875	90.9	22,573
Group Hlth Coop of Eau Claire	WI	95192		12,178	0.000	451	3.7	2
Group Hlth Coop of S Central WI	WI	95311		3,452,249	0.010	3,777,109	109.4	1,258
Group Hospitalization & Med Srves	DC	53007	380	22,637,016	0.066	15,022,300	66.4	7,258
Guarantee Trust Life Ins Co	IL	64211	687	29,001,157	0.085	24,257,736	83.6	11,568
Hartford Life & Accident Ins Co	CT	70815	91	1,056,507	0.003	1,157,168	109.5	479
Hawaii Medical Serv Assn	HI	49948		105,083	0.000	25,144	23.9	30
Health Alliance Medical Plans	IL	77950	1192	4,902,884	0.014	3,590,910	73.2	1,421
Health Care Serv Corp A Mut Legal Re	IL	70670	917	1,640,566,235	4.786	1,240,757,242	75.6	592,623
Health First Ins Inc	FL	14140	4740	58,529	0.000	42,345	72.3	21
Health Net Hlth Plan of OR Inc	OR	95800	1295	1,740,679	0.005	1,415,804	81.3	1,018
Health Net Life Ins Co	CA	66141	1295	113,173,721	0.330	90,481,733	79.9	41,754
Health Tradition Hlth Plan Inc	WI	96628	4939	4,187,834	0.012	2,846,233	68.0	1,409
Healthy Alliance Life Ins Co	MO	78972	671	102,342,108	0.299	69,823,575	68.2	41,304
Heartland Natl Life Ins Co	IN	66214		28,283,081	0.083	21,587,451	76.3	13,676
Highmark BCBSD Inc	DE	53287	812	22,035,856	0.064	15,018,297	68.2	9,751
Highmark Inc	PA	54771	812	215,247,921	0.628	165,069,856	76.7	82,956
Highmark West Virginia Inc.	WV	54828	812	19,392,709	0.057	14,202,982	73.2	6,768
Highmark Western & Northeastern NY	NY	55204	812	5,879,134	0.017	9,732,366	165.5	3,098
HMO dba Blue Plus	MN	95649	461	45,979	0.000	17,573	38.2	14
HNE Ins Co	MA	14198	4756	5,947,268	0.017	5,627,752	94.6	3,368
Horizon Ins Co	NJ	14690	1202	238,433,869	0.696	184,556,307	77.4	72,476
HPHC Ins Co Inc	MA	18975	4742	133,589,442	0.390	102,274,147	76.6	49,888
Humana Benefit Plan of IL Inc	IL	60052	119	71,114,131	0.207	66,375,100	93.3	39,650
Humana Hlth Benefit Plan of LA Inc	LA	95642	119	3,661,799	0.011	2,012,865	55.0	1,297
Humana Hlth Ins Co Of FL Inc	FL	69671	119	10,237,636	0.030	6,973,089	68.1	4,385
Humana Hlth Plan Inc	KY	95885	119	3,437,296	0.010	2,951,300	85.9	1,711
Humana Ins Co	WI	73288	119	448,150,661	1.307	337,853,561	75.4	172,318
Humana Ins Co Of KY	KY	60219	119	9,943,687	0.029	7,749,065	77.9	3,587
Humana Ins Co of NY	NY	12634	119	16,433,802	0.048	13,561,475	82.5	8,507

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Company Name

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
Humana Ins Co Of PR Inc	PR	84603	119	1,810,804	0.005	1,153,286	63.7	1,163
Humanadental Ins Co	WI	70580	119	135,901,305	0.396	122,427,863	90.1	73,860
IA Amer Life Ins Co	TX	91693	315	25,187	0.000	7,371	29.3	22
Idealife Ins Co	CT	97764	31	223,817	0.001	118,150	52.8	41
Independence Amer Ins Co	DE	26581	450	455,724	0.001	361,203	79.3	566
Independence Hospital Ind Plan Inc	PA	54704	936	38,125,123	0.111	25,871,531	67.9	29,352
Individual Assur Co Life Hlth & Acc	OK	81779	2858	36,179,686	0.106	27,914,923	77.2	12,253
Jackson Natl Life Ins Co	MI	65056	918	129,403	0.000	195,541	151.1	82
Jefferson Natl Life Ins Co	TX	64017	140	347,711	0.001	216,339	62.2	81
John Alden Life Ins Co	WI	65080	19	169,999	0.000	158,405	93.2	54
Kaiser Found Hlth Plan of WA Options	WA	47055	601	1,029,270	0.003	864,161	84.0	424
Kansas City Life Ins Co	MO	65129	588	6,382	0.000	8,287	129.8	2
KSKJ Life Amer Slovenian Catholic Un	IL	56227		3,806,911	0.011	2,384,304	62.6	817
Liberty Bankers Life Ins Co	OK	68543	3436	11,586,847	0.034	10,474,699	90.4	5,036
Liberty Natl Life Ins Co	NE	65331	290	1,382,850	0.004	881,643	63.8	722
LifeSecure Ins Co	MI	77720	572	1,899	0.000	738	38.9	2
Lincoln Heritage Life Ins Co	IL	65927		1,451,557	0.004	1,044,503	72.0	294
Louisiana Hlth Serv & Ind Co	LA	81200	438	112,269,036	0.328	88,236,129	78.6	44,495
Loyal Amer Life Ins Co	OH	65722	901	214,285,165	0.625	167,532,831	78.2	74,152
Loyal Christian Benefit Assn	PA	56758		2,526,165	0.007	2,202,919	87.2	1,132
Lumico Life Ins Co	MO	73504	181	72,367,956	0.211	59,201,629	81.8	45,315
Magna Ins Co	MS	61018		43,920	0.000	37,521	85.4	81
Manhattan Life Ins Co	NY	65870	1117	126,120,910	0.368	105,560,706	83.7	44,867
ManhattanLife Ins & Ann Co	TX	61883	1117	23,392,036	0.068	19,184,244	82.0	24,765
ManhattanLife of Amer Ins Co	TX	16755	1117	9,889	0.000	233	2.4	16
Massachusetts Mut Life Ins Co	MA	65935	435	884,712	0.003	926,656	104.7	479
McLaren Hlth Plan Comm	MI	14217	4700	623,580	0.002	626,875	100.5	341
Medica Hlth Plans	MN	52626	1552	41,847,809	0.122	34,875,743	83.3	14,250
Medical Hlth Insuring Corp of OH	OH	95828	730	246,749,902	0.720	205,876,508	83.4	126,731
Medical Mut Of OH	OH	29076	730	21,042,676	0.061	15,386,962	73.1	7,619
Medico Corp Life Ins Co	IA	79987	3527	149,905,001	0.437	116,004,592	77.4	64,851
Medico Ins Co	IA	31119	3527	69,168,946	0.202	51,313,390	74.2	28,468

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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
Medico Life & Hlth Ins Co	IA	65641	3527	7,889,427	0.023	6,435,617	81.6	3,536
Medisun Inc	AZ	95982		3,096	0.000	0	0.0	1
MedMutual Life Ins Co	OH	62375	730	590,126	0.002	404,878	68.6	171
Members Hlth Ins Co	AZ	94587	4677	3,326,520	0.010	2,587,340	77.8	1,746
MercyCare HMO Inc	WI	12195	3595	3,145,423	0.009	2,965,289	94.3	1,249
Metropolitan Life Ins Co	NY	65978	241	1,369	0.000	3,001	219.2	1
Mid West Natl Life Ins Co Of TN	TX	66087	707	3,528	0.000	940	26.6	6
Moda Hlth Plan Inc	OR	47098	1313	65,047,246	0.190	47,856,781	73.6	26,224
Montana Hlth Cooperative	MT	14933		1,094,799	0.003	1,042,180	95.2	1,125
Mutual Of Omaha Ins Co	NE	71412	261	737,077,131	2.150	558,679,355	75.8	312,366
Nassau Life & Ann Co	CT	93734	4736	45,406,294	0.132	30,719,706	67.7	9,270
Nassau Life Ins Co of KS	KS	68284	4736	5,500,910	0.016	3,693,001	67.1	1,692
National Cas Co	OH	11991	140	5,730	0.000	5,195	90.7	4
National Guardian Life Ins Co	WI	66583	1211	18,536,974	0.054	16,098,895	86.8	8,601
National Hlth Ins Co	TX	82538	8	24,494,774	0.071	23,486,066	95.9	14,574
Nationwide Life Ins Co	OH	66869	140	3,202,288	0.009	2,165,735	67.6	831
Natl Foundation Life Ins Co	TX	98205	707	3,391	0.000	2,200	64.9	2
New Era Life Ins Co	TX	78743	520	85,691,814	0.250	70,575,716	82.4	33,988
New Era Life Ins Co Of Midwest	TX	69698	520	48,079,503	0.140	39,777,844	82.7	20,643
New York Life Ins Co	NY	66915	826	745,884	0.002	637,427	85.5	200
North Amer Ins Co	WI	68349	574	6,971,804	0.020	4,747,328	68.1	1,375
Old Amer Ins Co	MO	67199	588	977	0.000	128	13.1	3
Old Surety Life Ins Co	OK	67326	4922	58,275,368	0.170	39,287,783	67.4	27,115
Omaha Ins Co	NE	13100	261	796,399,169	2.323	632,088,282	79.4	374,379
Omaha Supplemental Ins Co	NE	16537	261	88,009,811	0.257	78,246,895	88.9	75,134
Order of United Commercial Travelers	OH	56383		25,870,310	0.075	16,476,015	63.7	5,579
Oxford Life Ins Co	AZ	76112	574	25,536,127	0.074	21,228,970	83.1	6,976
Pacificare Life & Hlth Ins Co	IN	70785	707	7,248,828	0.021	5,847,544	80.7	2,193
Pacificsource Hlth Plans	OR	54976	4704	8,766	0.000	15,932	181.7	4
Pan Amer Life Ins Co	LA	67539	525	8,500,103	0.025	6,817,993	80.2	5,093
Paramount Ins Co	OH	11518	1212	3,222,063	0.009	3,057,650	94.9	1,249
Pekin Life Ins Co	IL	67628	153	38,088,696	0.111	28,514,635	74.9	16,694

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Company Name

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
Philadelphia Amer Life Ins Co	TX	67784	520	131,547,237	0.384	109,876,687	83.5	70,638
Physicians Life Ins Co	NE	72125	367	110,465,717	0.322	73,527,037	66.6	57,761
Physicians Mut Ins Co	NE	80578	367	199,921,693	0.583	141,582,400	70.8	82,674
Polish Falcons Of Amer	PA	56820		352,547	0.001	316,027	89.6	131
Premera Blue Cross	WA	47570	962	129,746,374	0.379	89,714,029	69.1	50,244
Principal Life Ins Co	IA	61271	332	29,448,557	0.086	21,666,507	73.6	7,444
Priority Hlth	MI	95561	3383	36,443,663	0.106	30,113,787	82.6	16,924
Protective Life Ins Co	TN	68136	458	1,762	0.000	621	35.2	2
Providence Hlth Assur	OR	15203	4788	1,066,950	0.003	887,197	83.2	1,774
Provident Amer Life & Hlth Ins Co	OH	67903	901	4,458,449	0.013	2,843,269	63.8	806
Prudential Ins Co Of Amer	NJ	68241	304	39,234	0.000	76,494	195.0	10
Puritan Life Ins Co of Amer	AZ	71390	4903	33,029,455	0.096	29,820,265	90.3	16,372
QCC Ins Co	PA	93688	936	13,225,725	0.039	11,896,568	90.0	6,427
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	4,980,439	0.015	4,361,937	87.6	26,725
Quartz Hlth Benefit Plans Corp	WI	95796	4870	5,201,092	0.015	3,830,526	73.6	2,043
Quartz Hlth Ins Corp	WI	95341	4870	2,830,494	0.008	2,244,992	79.3	998
Quartz Hlth Plan Corp	WI	95101	4870	4,146,526	0.012	3,462,294	83.5	1,478
Regence BCBS of OR	OR	54933	1207	45,596,497	0.133	31,603,474	69.3	17,716
Regence BCBS of UT	UT	54550	1207	53,000,737	0.155	38,923,625	73.4	21,640
Regence BlueShield	WA	53902	1207	128,717,293	0.376	87,767,157	68.2	54,098
Regence Blueshield Of ID Inc	ID	60131	1207	10,156,818	0.030	8,139,722	80.1	3,589
Reliastar Life Ins Co	MN	67105	4832	4,700	0.000	1,624	34.6	2
Renaissance Life & Hlth Ins Co of Am	IN	61700	477	4,686,781	0.014	4,138,005	88.3	1,944
Reserve Natl Ins Co	IL	68462	215	36,477,465	0.106	27,044,969	74.1	11,480
Resource Life Ins Co	IL	61506	233	3,254	0.000	1,061	32.6	2
Rocky Mountain Hospital & Medical	CO	11011	671	102,467,176	0.299	76,694,148	74.8	45,045
Royal Neighbors Of Amer	IL	57657		13,059,490	0.038	8,259,274	63.2	2,685
Ryder Hlth Plan Inc	PR	95743		6,200	0.000	6,650	107.3	10
S USA Life Ins Co Inc	AZ	60183	4947	17,319,822	0.051	14,211,398	82.1	8,790
Sagicor Life Ins Co	TX	60445		15,402	0.000	82	0.5	4
Sanford Hlth Plan	SD	95683	1246	5,282,369	0.015	5,710,261	108.1	2,928
Sanford Hlth Plan of MN	MN	95725	1246	198,702	0.001	169,454	85.3	58

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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
SBLI USA Life Ins Co Inc	NY	60176	4947	6,998,708	0.020	5,906,419	84.4	4,254
Security Hlth Plan of WI Inc	WI	96881		10,268,719	0.030	7,803,872	76.0	3,964
Sentinel Security Life Ins Co	UT	68802	4824	29,698,424	0.087	25,346,837	85.3	10,031
Shelter Life Ins Co	MO	65757	123	186,691	0.001	180,027	96.4	74
Shenandoah Life Ins Co	VA	68845	4947	17,689,174	0.052	14,581,442	82.4	8,643
Sierra Hlth & Life Ins Co Inc	NV	71420	707	5,845,336	0.017	3,826,085	65.5	1,400
SILAC Ins Co	UT	62952	4888	74,413,399	0.217	53,917,676	72.5	19,058
SilverScript Ins Co	TN	12575	1	10,003	0.000	2,876	28.8	5
Southern Guar Ins Co	WI	19178		35,207,290	0.103	34,888,617	99.1	22,325
Southwest Serv Life Ins Co	TX	82430	1339	150,670	0.000	99,966	66.3	34
SPJST	TX	57436		322,023	0.001	192,625	59.8	64
Standard Life & Accident Ins Co	TX	86355	408	31,441,312	0.092	23,215,153	73.8	14,413
Standard Life & Cas Ins Co	UT	71706	1117	964,004	0.003	883,620	91.7	356
State Farm Mut Auto Ins Co	IL	25178	176	297,888,436	0.869	217,069,974	72.9	105,193
State Mut Ins Co	GA	69132		10,697,042	0.031	7,555,681	70.6	3,841
Sterling Investors Life Ins Co	IN	89184	4888	22,159,999	0.065	19,294,466	87.1	10,181
Sterling Life Ins Co	IL	77399	901	43,499,924	0.127	27,976,999	64.3	11,907
Summa Ins Co Inc	OH	10649	3259	91,235	0.000	44,691	49.0	24
Supreme Council The Royal Arcanum	MA	58181		591,038	0.002	365,738	61.9	734
Talcott Resolution Life Ins Co	CT	88072	4926	1,171,440	0.003	1,303,538	111.3	472
The Cincinnati Life Ins Co	OH	76236	244	-10	0.000	-1	10.0	0
The Vt Hlth Plan LLC	VT	95696	4745	21,508,208	0.063	17,015,486	79.1	10,219
THP Ins Co	WV	60016	1297	18,000,956	0.053	13,175,252	73.2	6,491
Thrivent Financial For Lutherans	WI	56014		132,148,119	0.386	110,600,984	83.7	60,454
Transamerica Financial Life Ins Co	NY	70688	468	15,334,533	0.045	12,029,174	78.4	5,429
Transamerica Life Ins Co	IA	86231	468	339,794,527	0.991	267,393,546	78.7	143,908
TRH Hlth Ins Co	TN	89005	4677	145,969,409	0.426	107,744,598	73.8	62,824
Trustmark Ins Co	IL	61425	276	10,715	0.000	20,674	192.9	5
Tufts Ins Co Inc	MA	60117	4742	37,264,265	0.109	31,367,229	84.2	16,034
UCare Hlth Inc	WI	12924	4380	295,039	0.001	359,661	121.9	222
UCare MN	MN	52629	4380	36,097	0.000	11,373	31.5	11
Unicare Life & Hlth Ins Co	IN	80314	671	10,658,803	0.031	4,791,159	45.0	2,619

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

August 11, 2022

In Order by Company Name

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
Unified Life Ins Co	TX	11121		4,361,992	0.013	3,617,885	82.9	1,562
Union Fidelity Life Ins Co	KS	62596	350	93,385	0.000	49,775	53.3	44
Union Labor Life Ins Co	MD	69744	781	161,408	0.000	393,514	243.8	89
Union Security Ins Co	KS	70408	306	16,401,796	0.048	14,868,299	90.7	11,369
United Amer Ins Co	NE	92916	290	347,856,463	1.015	243,773,040	70.1	162,593
United Farm Family Life Ins Co	IN	69892	542	40,880	0.000	51,449	125.9	58
United Heritage Life Ins Co	ID	63983	2878	862	0.000	0	0.0	1
United Hlthcare Ins Co Of NY	NY	60093	707	1,093,271,054	3.189	865,373,276	79.2	366,439
United Hlthcare of AL Inc	AL	95784	707	611,621	0.002	503,649	82.3	195
United Hlthcare of AZ Inc	AZ	96016	707	6,401	0.000	11,775	184.0	4
United Ins Co Of Amer	IL	69930	215	6,290,773	0.018	5,163,666	82.1	161,268
United Natl Life Ins Co Of Amer	IL	92703	687	3,317,083	0.010	2,241,752	67.6	826
United Of Omaha Life Ins Co	NE	69868	261	823,521,251	2.402	566,551,269	68.8	248,420
United Security Assur Co Of PA	PA	42129		13,305	0.000	1,385	10.4	0
United States Fire Ins Co	DE	21113	158	5,545,373	0.016	2,917,827	52.6	3,440
United World Life Ins Co	NE	72850	261	704,768,537	2.056	570,139,343	80.9	355,360
UnitedHealthcare Ins Co	CT	79413	707	10,268,672,838	29.956	7,980,005,290	77.7	4,022,321
UnitedHealthcare Ins Co of Amer	IL	84549	707	1,662,019	0.005	933,526	56.2	3,734
Universal Fidelity Life Ins Co	OK	70122	4989	4,988,554	0.015	3,455,193	69.3	1,686
Upmc Hlth Benefits Inc	PA	11018	1324	268,263	0.001	918,477	342.4	113
US Hlth & Life Ins Co Inc	MI	97772		4,346	0.000	2,553	58.7	1
USAA Life Ins Co	TX	69663	200	407,424,787	1.189	307,987,833	75.6	156,020
USAbled Life	AR	94358	876	20,395	0.000	4,307	21.1	3
USAbled Mut Ins Co	AR	83470	876	279,392,491	0.815	213,085,520	76.3	119,549
UTMB Hlth Plans Inc	TX	95764		383,640	0.001	233,900	61.0	115
Voya Retirement Ins & Ann Co	CT	86509	4832	2,042	0.000	984	48.2	1
Washington Natl Ins Co	IN	70319	233	27,203,104	0.079	19,931,419	73.3	7,091
Wellmark Inc	IA	88848	770	447,801,178	1.306	373,597,323	83.4	169,094
Wellmark Of SD Inc	SD	60128	770	61,941,569	0.181	48,762,926	78.7	24,224
Western Catholic Union	IL	57711		1,668,011	0.005	1,279,811	76.7	538
Western United Life Assur Co	WA	85189	1117	45,757,106	0.133	38,092,547	83.2	21,945
Wilcac Life Ins Co	IL	62413	4213	396,330	0.001	307,400	77.6	113

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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
Wisconsin Physicians Serv Ins Corp	WI	53139	68	162,325,201	0.474	101,253,628	62.4	53,641
WMI Mut Ins Co	UT	68420		498,507	0.001	355,602	71.3	243
WPS Hlth Plan Inc	WI	10159	68	60,256	0.000	27,115	45.0	10
TOTAL				34,278,895,052		26,498,107,888	77.3	14,077,949

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

**MARKET SHARE BY
DIRECT PREMIUMS EARNED**

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	100,692	227,362,817	55.208	55.2
UnitedHealthcare Ins Co	CT	79413	707	30,328	74,913,911	18.191	73.4
Mutual Of Omaha Ins Co	NE	71412	261	7,426	15,478,601	3.759	77.2
Omaha Ins Co	NE	13100	261	10,404	11,556,508	2.806	80.0
American Retirement Life Ins Co	OH	88366	901	2,468	6,903,126	1.676	81.6
United Of Omaha Life Ins Co	NE	69868	261	2,284	6,724,631	1.633	83.3
Cigna Hlth & Life Ins Co	CT	67369	901	3,132	6,225,228	1.512	84.8
Continental Life Ins Co Brentwood	TN	68500	1	3,982	6,005,448	1.458	86.2
Humana Ins Co	WI	73288	119	2,189	5,454,541	1.324	87.6
Physicians Mut Ins Co	NE	80578	367	2,246	4,675,418	1.135	88.7
TOTAL				185,897	411,826,018	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	9,730	23,540,113	56.768	56.8
Mutual Of Omaha Ins Co	NE	71412	261	2,755	4,828,393	11.644	68.4
Premera Blue Cross	WA	47570	962	1,796	4,224,646	10.188	78.6
State Farm Mut Auto Ins Co	IL	25178	176	1,267	2,489,157	6.003	84.6
Humana Ins Co	WI	73288	119	1,220	2,312,599	5.577	90.2
USAA Life Ins Co	TX	69663	200	746	1,440,310	3.473	93.7
Loyal Amer Life Ins Co	OH	65722	901	877	1,401,240	3.379	97.0
Transamerica Life Ins Co	IA	86231	468	375	727,307	1.754	98.8
United Amer Ins Co	NE	92916	290	70	115,400	0.278	99.1
Globe Life & Accident Ins Co	NE	91472	290	59	107,775	0.260	99.3
TOTAL				19,035	41,467,170	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	151,332	374,469,812	44.718	44.7
BCBS of AZ Inc	AZ	53589		51,758	131,749,658	15.733	60.5
Omaha Ins Co	NE	13100	261	20,552	42,237,468	5.044	65.5
United Of Omaha Life Ins Co	NE	69868	261	9,786	38,706,895	4.622	70.1
American Continental Ins Co	TN	12321	1	11,346	31,155,521	3.720	73.8
Aetna Hlth & Life Ins Co	CT	78700	1	19,056	26,903,013	3.213	77.1
Physicians Mut Ins Co	NE	80578	367	9,789	22,026,550	2.630	79.7
USAA Life Ins Co	TX	69663	200	7,351	20,587,101	2.458	82.1
Physicians Life Ins Co	NE	72125	367	7,536	11,001,035	1.314	83.5
Humanadental Ins Co	WI	70580	119	4,785	9,082,863	1.085	84.5
TOTAL				351,769	837,405,125	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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
US Able Mut Ins Co	AR	83470	876	119,549	279,392,491	63.970	64.0
UnitedHealthcare Ins Co	CT	79413	707	17,461	43,803,627	10.029	74.0
American Retirement Life Ins Co	OH	88366	901	6,203	12,192,906	2.792	76.8
United Of Omaha Life Ins Co	NE	69868	261	2,736	10,287,394	2.355	79.1
Humana Ins Co	WI	73288	119	3,799	9,003,693	2.061	81.2
Omaha Ins Co	NE	13100	261	3,794	8,045,436	1.842	83.1
Accendo Ins Co	UT	63444	1	6,057	7,671,881	1.757	84.8
Aetna Hlth & Life Ins Co	CT	78700	1	2,905	5,188,462	1.188	86.0
Qualchoice Life & Hlth Ins Co Inc	AR	70998	1295	26,725	4,980,439	1.140	87.1
Old Surety Life Ins Co	OK	67326	4922	1,405	4,756,805	1.089	88.2
TOTAL				211,879	436,755,030	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	395,712	995,906,619	66.124	66.1
Health Net Life Ins Co	CA	66141	1295	41,754	113,173,721	7.514	73.6
USAA Life Ins Co	TX	69663	200	18,089	48,469,430	3.218	76.9
Humana Ins Co	WI	73288	119	19,270	46,129,513	3.063	79.9
Mutual Of Omaha Ins Co	NE	71412	261	13,644	40,154,631	2.666	82.6
United Amer Ins Co	NE	92916	290	17,130	37,331,333	2.479	85.1
Loyal Amer Life Ins Co	OH	65722	901	13,310	37,267,357	2.474	87.5
Transamerica Life Ins Co	IA	86231	468	10,901	27,557,935	1.830	89.4
Colonial Penn Life Ins Co	PA	62065	233	8,008	22,574,932	1.499	90.9
Aetna Life Ins Co	CT	60054	1	4,768	18,651,099	1.238	92.1
TOTAL				593,032	1,506,124,321	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	108,707	236,060,797	46.117	46.1
Rocky Mountain Hospital & Medical	CO	11011	671	34,537	74,082,413	14.473	60.6
Mutual Of Omaha Ins Co	NE	71412	261	8,764	22,655,808	4.426	65.0
United Of Omaha Life Ins Co	NE	69868	261	10,173	16,455,908	3.215	68.2
Cigna Hlth & Life Ins Co	CT	67369	901	7,924	15,963,073	3.119	71.3
USAA Life Ins Co	TX	69663	200	5,545	15,168,285	2.963	74.3
American Retirement Life Ins Co	OH	88366	901	4,271	13,253,855	2.589	76.9
Medico Corp Life Ins Co	IA	79987	3527	7,136	12,250,302	2.393	79.3
Accendo Ins Co	UT	63444	1	9,506	10,910,140	2.131	81.4
Colonial Penn Life Ins Co	PA	62065	233	3,921	9,641,735	1.884	83.3
TOTAL				232,748	511,874,487	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	88,287	240,637,630	63.081	63.1
Anthem Hlth Plans Inc	CT	60217	671	52,498	117,648,958	30.841	93.9
USAA Life Ins Co	TX	69663	200	1,419	4,606,212	1.207	95.1
Humana Ins Co	WI	73288	119	1,374	2,521,670	0.661	95.8
United Amer Ins Co	NE	92916	290	2,432	2,318,807	0.608	96.4
Cigna Hlth & Life Ins Co	CT	67369	901	848	2,242,724	0.588	97.0
Loyal Amer Life Ins Co	OH	65722	901	597	2,212,807	0.580	97.6
Transamerica Life Ins Co	IA	86231	468	1,049	1,802,542	0.473	98.0
Colonial Penn Life Ins Co	PA	62065	233	879	1,030,156	0.270	98.3
Aetna Hlth & Life Ins Co	CT	78700	1	452	1,017,430	0.267	98.6
TOTAL				152,255	381,471,436	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	42,172	104,318,901	64.871	64.9
Highmark BCBSD Inc	DE	53287	812	9,751	22,035,856	13.703	78.6
Transamerica Life Ins Co	IA	86231	468	1,567	3,562,909	2.216	80.8
Aetna Hlth & Life Ins Co	CT	78700	1	1,663	3,540,129	2.201	83.0
Humana Ins Co	WI	73288	119	1,712	3,251,115	2.022	85.0
Omaha Ins Co	NE	13100	261	1,154	2,681,351	1.667	86.7
Colonial Penn Life Ins Co	PA	62065	233	736	2,150,881	1.338	88.0
USAA Life Ins Co	TX	69663	200	556	1,882,486	1.171	89.2
Aetna Hlth Ins Co	PA	72052	1	1,478	1,881,351	1.170	90.4
State Farm Mut Auto Ins Co	IL	25178	176	450	1,722,711	1.071	91.4
TOTAL				66,163	160,809,301	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	8,584	18,920,034	68.608	68.6
Group Hospitalization & Med Svcs	DC	53007	380	1,094	3,714,016	13.468	82.1
First Care Inc	MD	60113	380	814	1,494,481	5.419	87.5
USAA Life Ins Co	TX	69663	200	291	761,944	2.763	90.3
Mutual Of Omaha Ins Co	NE	71412	261	360	632,916	2.295	92.6
Colonial Penn Life Ins Co	PA	62065	233	220	561,084	2.035	94.6
Loyal Amer Life Ins Co	OH	65722	901	178	462,381	1.677	96.3
Humana Ins Co	WI	73288	119	157	368,973	1.338	97.6
Transamerica Life Ins Co	IA	86231	468	137	305,600	1.108	98.7
Bankers Life & Cas Co	IL	61263	233	39	174,098	0.631	99.3
TOTAL				11,951	27,576,847	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	499,625	1,366,727,438	55.049	55.0
BCBS Of FL	FL	98167	536	170,546	462,495,231	18.629	73.7
United Amer Ins Co	NE	92916	290	103,574	223,080,271	8.985	82.7
Colonial Penn Life Ins Co	PA	62065	233	35,571	110,308,452	4.443	87.1
Humana Ins Co	WI	73288	119	13,496	35,037,258	1.411	88.5
USAA Life Ins Co	TX	69663	200	8,992	28,719,617	1.157	89.7
United Of Omaha Life Ins Co	NE	69868	261	13,814	27,565,869	1.110	90.8
Transamerica Life Ins Co	IA	86231	468	9,881	27,361,146	1.102	91.9
Bankers Life & Cas Co	IL	61263	233	8,253	26,795,936	1.079	93.0
Nassau Life & Ann Co	CT	93734	4736	5,213	19,735,526	0.795	93.8
TOTAL				925,872	2,482,725,415	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	107,023	284,998,498	31.178	31.2
BCBS Hlthcare Plan of GA Inc	GA	96962	671	46,710	144,891,911	15.851	47.0
Omaha Ins Co	NE	13100	261	34,660	77,340,677	8.461	55.5
Mutual Of Omaha Ins Co	NE	71412	261	34,539	49,856,023	5.454	60.9
Anthem Ins Co Inc	IN	28207	671	29,250	43,142,380	4.720	65.7
USAA Life Ins Co	TX	69663	200	9,380	26,236,421	2.870	68.5
Continental Life Ins Co Brentwood	TN	68500	1	7,323	25,040,844	2.739	71.3
Aetna Hlth Ins Co	PA	72052	1	15,367	22,247,237	2.434	73.7
United Of Omaha Life Ins Co	NE	69868	261	6,118	20,962,702	2.293	76.0
Humana Ins Co	WI	73288	119	6,963	18,525,591	2.027	78.0
TOTAL				537,176	914,107,691	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	9,799	21,656,838	76.199	76.2
Humana Ins Co	WI	73288	119	833	2,111,368	7.429	83.6
USAA Life Ins Co	TX	69663	200	562	1,165,105	4.099	87.7
Mutual Of Omaha Ins Co	NE	71412	261	585	1,046,572	3.682	91.4
Loyal Amer Life Ins Co	OH	65722	901	449	862,947	3.036	94.4
Transamerica Life Ins Co	IA	86231	468	417	755,243	2.657	97.1
State Farm Mut Auto Ins Co	IL	25178	176	171	403,770	1.421	98.5
Hawaii Medical Serv Assn	HI	49948		30	105,083	0.370	98.9
Colonial Penn Life Ins Co	PA	62065	233	46	85,723	0.302	99.2
First Hlth Life & Hlth Ins Co	TX	90328	1	48	77,796	0.274	99.5
TOTAL				13,067	28,421,489	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	16,394	42,910,053	19.398	19.4
Aetna Hlth & Life Ins Co	CT	78700	1	11,607	22,426,588	10.138	29.5
Continental Life Ins Co Brentwood	TN	68500	1	9,180	20,974,352	9.482	39.0
Mutual Of Omaha Ins Co	NE	71412	261	4,986	14,337,904	6.481	45.5
Omaha Ins Co	NE	13100	261	10,232	13,671,057	6.180	51.7
Blue Cross of ID Hlth Serv Inc	ID	60095	1290	3,824	13,011,921	5.882	57.6
Transamerica Life Ins Co	IA	86231	468	4,262	10,720,517	4.846	62.4
Regence Blueshield Of ID Inc	ID	60131	1207	3,587	10,147,910	4.587	67.0
Blue Cross of ID Care Plus Inc	ID	15022	1290	4,261	10,136,155	4.582	71.6
United Of Omaha Life Ins Co	NE	69868	261	2,405	8,653,001	3.912	75.5
TOTAL				94,149	221,213,102	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

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	352,005	1,006,944,066	49.933	49.9
UnitedHealthcare Ins Co	CT	79413	707	111,245	279,152,186	13.843	63.8
Mutual Of Omaha Ins Co	NE	71412	261	37,203	122,587,817	6.079	69.9
United World Life Ins Co	NE	72850	261	50,593	91,382,808	4.532	74.4
Aetna Hlth Ins Co	PA	72052	1	46,737	65,257,188	3.236	77.6
Country Life Ins Co	IL	62553	50	19,159	55,421,775	2.748	80.4
United Of Omaha Life Ins Co	NE	69868	261	8,576	40,037,518	1.985	82.4
American Continental Ins Co	TN	12321	1	6,866	29,603,502	1.468	83.8
Cigna Hlth & Life Ins Co	CT	67369	901	12,991	27,726,166	1.375	85.2
State Farm Mut Auto Ins Co	IL	25178	176	6,101	17,724,391	0.879	86.1
TOTAL				782,354	2,016,594,180	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS
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	89,557	225,296,705	24.267	24.3
Anthem Ins Co Inc	IN	28207	671	40,922	121,259,949	13.061	37.3
United World Life Ins Co	NE	72850	261	35,795	67,214,250	7.240	44.6
United Of Omaha Life Ins Co	NE	69868	261	14,602	56,684,419	6.106	50.7
Continental Life Ins Co Brentwood	TN	68500	1	19,819	44,145,455	4.755	55.4
Cigna Hlth & Life Ins Co	CT	67369	901	16,526	29,627,100	3.191	58.6
Medico Ins Co	IA	31119	3527	8,570	26,507,811	2.855	61.5
Omaha Ins Co	NE	13100	261	10,373	25,484,213	2.745	64.2
Colonial Penn Life Ins Co	PA	62065	233	8,961	22,227,756	2.394	66.6
Philadelphia Amer Life Ins Co	TX	67784	520	11,225	21,627,090	2.329	68.9
TOTAL				387,689	928,414,078	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS
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	169,094	447,801,178	59.846	59.8
UnitedHealthcare Ins Co	CT	79413	707	14,852	37,913,119	5.067	64.9
Aetna Hlth Ins Co	PA	72052	1	21,073	26,150,524	3.495	68.4
Continental Life Ins Co Brentwood	TN	68500	1	5,426	21,205,709	2.834	71.2
Medico Corp Life Ins Co	IA	79987	3527	9,904	20,441,049	2.732	74.0
United Of Omaha Life Ins Co	NE	69868	261	4,131	19,660,347	2.628	76.6
Omaha Ins Co	NE	13100	261	4,948	13,141,160	1.756	78.4
American Republic Ins Co	IA	60836	3527	3,288	12,541,593	1.676	80.0
United World Life Ins Co	NE	72850	261	8,040	12,069,301	1.613	81.6
American Continental Ins Co	TN	12321	1	5,675	10,496,843	1.403	83.0
TOTAL				303,612	748,250,472	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	92,493	261,317,688	42.301	42.3
UnitedHealthcare Ins Co	CT	79413	707	25,481	72,716,930	11.771	54.1
Cigna Hlth & Life Ins Co	CT	67369	901	22,484	44,249,264	7.163	61.2
Aetna Hlth Ins Co	PA	72052	1	21,976	28,071,236	4.544	65.8
BCBS of KC	MO	47171	537	7,652	22,205,425	3.595	69.4
United World Life Ins Co	NE	72850	261	2,958	15,478,021	2.506	71.9
American Continental Ins Co	TN	12321	1	2,883	12,275,295	1.987	73.9
Mutual Of Omaha Ins Co	NE	71412	261	4,900	11,310,628	1.831	75.7
Aetna Hlth & Life Ins Co	CT	78700	1	4,206	11,097,540	1.796	77.5
Continental Life Ins Co Brentwood	TN	68500	1	4,756	9,051,508	1.465	79.0
TOTAL				249,918	617,753,923	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

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	73,187	190,428,207	34.734	34.7
UnitedHealthcare Ins Co	CT	79413	707	55,341	138,400,087	25.244	60.0
Omaha Ins Co	NE	13100	261	9,872	25,614,511	4.672	64.7
United World Life Ins Co	NE	72850	261	16,035	23,373,584	4.263	68.9
Cigna Hlth & Life Ins Co	CT	67369	901	9,988	19,215,503	3.505	72.4
Aetna Hlth & Life Ins Co	CT	78700	1	9,638	18,901,045	3.448	75.9
United Of Omaha Life Ins Co	NE	69868	261	3,312	14,119,832	2.575	78.4
Humana Ins Co Of KY	KY	60219	119	3,587	9,943,687	1.814	80.3
American Continental Ins Co	TN	12321	1	2,373	8,971,957	1.636	81.9
American Retirement Life Ins Co	OH	88366	901	2,231	8,197,696	1.495	83.4
TOTAL				225,297	548,248,083	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS
 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	44,495	112,269,036	29.882	29.9
UnitedHealthcare Ins Co	CT	79413	707	32,498	79,421,121	21.139	51.0
United Of Omaha Life Ins Co	NE	69868	261	4,776	20,355,126	5.418	56.4
Mutual Of Omaha Ins Co	NE	71412	261	5,855	16,749,128	4.458	60.9
American Retirement Life Ins Co	OH	88366	901	5,398	13,404,395	3.568	64.5
American Continental Ins Co	TN	12321	1	3,882	12,066,483	3.212	67.7
Aetna Hlth Ins Co	PA	72052	1	8,075	11,856,802	3.156	70.8
Physicians Mut Ins Co	NE	80578	367	4,162	11,320,078	3.013	73.8
Omaha Ins Co	NE	13100	261	8,115	9,465,233	2.519	76.4
Physicians Life Ins Co	NE	72125	367	3,736	8,350,663	2.223	78.6
TOTAL				153,792	375,702,758	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS
 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	27,970	80,896,559	49.349	49.3
Anthem Hlth Plans of ME Inc	ME	52618	671	23,642	58,747,478	35.838	85.2
HPHC Ins Co Inc	MA	18975	4742	2,917	8,181,745	4.991	90.2
Transamerica Life Ins Co	IA	86231	468	1,607	4,333,381	2.643	92.8
Loyal Amer Life Ins Co	OH	65722	901	1,018	2,525,932	1.541	94.4
USAA Life Ins Co	TX	69663	200	664	1,746,705	1.066	95.4
Globe Life & Accident Ins Co	NE	91472	290	473	1,583,656	0.966	96.4
United Of Omaha Life Ins Co	NE	69868	261	721	1,296,663	0.791	97.2
Colonial Penn Life Ins Co	PA	62065	233	598	1,252,202	0.764	97.9
Humana Ins Co	WI	73288	119	379	705,145	0.430	98.4
TOTAL				60,920	163,926,752	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS
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	104,372	300,399,796	42.307	42.3
Carefirst of MD Inc	MD	47058	380	33,069	120,017,061	16.903	59.2
Omaha Ins Co	NE	13100	261	14,145	42,083,788	5.927	65.1
First Care Inc	MD	60113	380	18,814	35,125,020	4.947	70.1
United Of Omaha Life Ins Co	NE	69868	261	16,374	28,651,941	4.035	74.1
Aetna Hlth Ins Co	PA	72052	1	14,930	18,014,106	2.537	76.7
Colonial Penn Life Ins Co	PA	62065	233	5,697	16,992,037	2.393	79.0
Continental Life Ins Co Brentwood	TN	68500	1	4,741	15,131,693	2.131	81.2
USAA Life Ins Co	TX	69663	200	4,735	13,601,417	1.916	83.1
Cigna Hlth & Life Ins Co	CT	67369	901	5,183	12,210,662	1.720	84.8
TOTAL				263,480	710,045,671	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

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	239,185	585,065,447	68.801	68.8
HPHC Ins Co Inc	MA	18975	4742	39,921	105,964,606	12.461	81.3
UnitedHealthcare Ins Co	CT	79413	707	40,959	97,032,409	11.411	92.7
Tufts Ins Co Inc	MA	60117	4742	16,001	37,190,286	4.373	97.0
Humana Ins Co	WI	73288	119	2,335	7,654,462	0.900	97.9
HNE Ins Co	MA	14198	4756	3,368	5,947,268	0.699	98.6
Fallon Hlth & Life Assur Co	MA	66828	4741	1,504	3,435,022	0.404	99.0
Bankers Life & Cas Co	IL	61263	233	889	3,397,956	0.400	99.4
BCBS of MA HMO Blue Inc	MA	12219	3637	1,260	2,470,743	0.291	99.7
Transamerica Life Ins Co	IA	86231	468	487	1,051,275	0.124	99.9
TOTAL				346,222	850,375,053	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS
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	113,894	371,517,004	36.058	36.1
UnitedHealthcare Ins Co	CT	79413	707	130,462	290,140,311	28.160	64.2
Priority Hlth	MI	95561	3383	16,924	36,443,663	3.537	67.8
Blue Care Network Of MI	MI	95610	572	9,726	29,954,202	2.907	70.7
United World Life Ins Co	NE	72850	261	16,433	26,302,971	2.553	73.2
Omaha Ins Co	NE	13100	261	9,282	25,865,227	2.510	75.7
Continental Life Ins Co Brentwood	TN	68500	1	19,365	24,987,565	2.425	78.2
American Continental Ins Co	TN	12321	1	7,361	22,688,072	2.202	80.4
United Of Omaha Life Ins Co	NE	69868	261	4,503	20,994,713	2.038	82.4
Colonial Penn Life Ins Co	PA	62065	233	8,869	20,693,971	2.008	84.4
TOTAL				412,804	1,030,323,838	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

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	160,808	493,593,214	73.994	74.0
UnitedHealthcare Ins Co	CT	79413	707	20,663	57,555,090	8.628	82.6
Medica Hlth Plans	MN	52626	1552	14,250	41,847,809	6.273	88.9
Cigna Hlth & Life Ins Co	CT	67369	901	9,306	20,233,885	3.033	91.9
Continental Life Ins Co Brentwood	TN	68500	1	5,736	13,174,252	1.975	93.9
Omaha Ins Co	NE	13100	261	1,939	6,173,922	0.926	94.8
State Farm Mut Auto Ins Co	IL	25178	176	1,914	5,917,290	0.887	95.7
Colonial Penn Life Ins Co	PA	62065	233	2,397	5,510,550	0.826	96.5
Loyal Amer Life Ins Co	OH	65722	901	1,885	5,346,098	0.801	97.3
United World Life Ins Co	NE	72850	261	588	2,672,814	0.401	97.7
TOTAL				224,513	667,070,870	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

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	25,106	73,377,594	18.171	18.2
BCBS Of MS Mut Ins Co	MS	60111	1126	9,147	31,827,493	7.881	26.1
American Continental Ins Co	TN	12321	1	9,006	27,348,922	6.772	32.8
Mutual Of Omaha Ins Co	NE	71412	261	10,092	26,247,474	6.500	39.3
United World Life Ins Co	NE	72850	261	15,708	24,315,762	6.021	45.3
Philadelphia Amer Life Ins Co	TX	67784	520	9,074	23,252,918	5.758	51.1
Continental Life Ins Co Brentwood	TN	68500	1	15,079	20,836,324	5.160	56.3
United Of Omaha Life Ins Co	NE	69868	261	4,256	16,554,245	4.099	60.4
Omaha Ins Co	NE	13100	261	5,441	15,350,696	3.801	64.2
Cigna Hlth & Life Ins Co	CT	67369	901	6,680	13,977,869	3.461	67.6
TOTAL				167,211	403,827,916	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS
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	95,131	208,798,376	25.612	25.6
Healthy Alliance Life Ins Co	MO	78972	671	41,303	102,339,890	12.554	38.2
Mutual Of Omaha Ins Co	NE	71412	261	23,193	78,635,752	9.646	47.8
Omaha Ins Co	NE	13100	261	27,797	63,264,298	7.760	55.6
Transamerica Life Ins Co	IA	86231	468	25,546	60,492,918	7.420	63.0
BCBS of KC	MO	47171	537	11,002	34,988,276	4.292	67.3
Cigna Hlth & Life Ins Co	CT	67369	901	10,331	30,349,545	3.723	71.0
Manhattan Life Ins Co	NY	65870	1117	7,748	19,547,249	2.398	73.4
United Of Omaha Life Ins Co	NE	69868	261	4,605	17,163,310	2.105	75.5
National Hlth Ins Co	TX	82538	8	9,580	16,986,193	2.084	77.6
TOTAL				325,096	815,229,164	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS
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	19,244	51,232,835	23.617	23.6
UnitedHealthcare Ins Co	CT	79413	707	12,283	31,729,333	14.626	38.2
Aetna Hlth & Life Ins Co	CT	78700	1	7,001	15,875,837	7.318	45.6
Humanadental Ins Co	WI	70580	119	10,244	15,353,822	7.078	52.6
Continental Life Ins Co Brentwood	TN	68500	1	8,009	11,258,822	5.190	57.8
Sterling Life Ins Co	IL	77399	901	2,432	9,192,957	4.238	62.1
State Farm Mut Auto Ins Co	IL	25178	176	3,538	8,816,915	4.064	66.1
United Of Omaha Life Ins Co	NE	69868	261	3,025	7,310,570	3.370	69.5
American Continental Ins Co	TN	12321	1	1,895	7,219,031	3.328	72.8
American Retirement Life Ins Co	OH	88366	901	3,040	6,801,839	3.135	76.0
TOTAL				94,892	216,936,512	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	61,171	171,242,716	39.656	39.7
Omaha Ins Co	NE	13100	261	12,050	29,052,987	6.728	46.4
UnitedHealthcare Ins Co	CT	79413	707	10,068	24,989,834	5.787	52.2
United World Life Ins Co	NE	72850	261	12,751	18,872,535	4.370	56.5
Physicians Mut Ins Co	NE	80578	367	5,681	12,774,322	2.958	59.5
Mutual Of Omaha Ins Co	NE	71412	261	2,731	11,907,121	2.757	62.3
Bankers Fidelity Life Ins Co	GA	61239	587	5,437	11,565,598	2.678	64.9
Thrivent Financial For Lutherans	WI	56014		4,114	11,038,747	2.556	67.5
American Continental Ins Co	TN	12321	1	2,631	10,468,619	2.424	69.9
United Of Omaha Life Ins Co	NE	69868	261	2,336	10,316,865	2.389	72.3
TOTAL				175,027	431,824,654	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	46,429	126,227,497	48.584	48.6
Rocky Mountain Hospital & Medical	CO	11011	671	10,508	28,384,763	10.925	59.5
American Retirement Life Ins Co	OH	88366	901	5,540	15,570,934	5.993	65.5
Continental Life Ins Co Brentwood	TN	68500	1	5,945	9,042,447	3.480	69.0
Mutual Of Omaha Ins Co	NE	71412	261	2,335	7,888,531	3.036	72.0
United World Life Ins Co	NE	72850	261	3,547	7,064,139	2.719	74.7
Humana Ins Co	WI	73288	119	2,725	6,739,314	2.594	77.3
American Continental Ins Co	TN	12321	1	2,192	6,444,493	2.480	79.8
Transamerica Life Ins Co	IA	86231	468	2,625	5,791,527	2.229	82.0
SILAC Ins Co	UT	62952	4888	1,192	5,302,489	2.041	84.1
TOTAL				100,623	259,814,454	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	37,970	92,461,332	37.235	37.2
UnitedHealthcare Ins Co	CT	79413	707	24,378	68,010,813	27.389	64.6
HPHC Ins Co Inc	MA	18975	4742	7,050	19,443,091	7.830	72.5
Aetna Hlth & Life Ins Co	CT	78700	1	8,259	13,532,409	5.450	77.9
Colonial Penn Life Ins Co	PA	62065	233	5,462	13,261,930	5.341	83.2
Continental Life Ins Co Brentwood	TN	68500	1	4,490	10,405,443	4.190	87.4
Bankers Life & Cas Co	IL	61263	233	1,978	8,731,003	3.516	91.0
Mutual Of Omaha Ins Co	NE	71412	261	2,115	5,189,186	2.090	93.0
American Retirement Life Ins Co	OH	88366	901	1,654	4,032,599	1.624	94.7
USAA Life Ins Co	TX	69663	200	1,251	3,556,091	1.432	96.1
TOTAL				99,057	248,316,813	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	236,639	650,865,276	49.256	49.3
Horizon Ins Co	NJ	14690	1202	72,476	238,433,869	18.044	67.3
Aetna Hlth Ins Co	PA	72052	1	33,330	56,926,945	4.308	71.6
United Of Omaha Life Ins Co	NE	69868	261	20,326	53,940,245	4.082	75.7
Colonial Penn Life Ins Co	PA	62065	233	13,652	34,270,139	2.594	78.3
Transamerica Life Ins Co	IA	86231	468	13,732	30,998,674	2.346	80.6
Aetna Hlth & Life Ins Co	CT	78700	1	10,715	27,524,774	2.083	82.7
Omaha Ins Co	NE	13100	261	15,508	26,436,022	2.001	84.7
Bankers Life & Cas Co	IL	61263	233	4,913	25,115,706	1.901	86.6
Genworth Life & Ann Ins Co	VA	65536	4011	6,407	23,656,804	1.790	88.4
TOTAL				496,040	1,321,380,625	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	31,212	70,544,698	45.845	45.8
United Of Omaha Life Ins Co	NE	69868	261	9,011	17,923,698	11.648	57.5
Health Care Serv Corp A Mut Legal Re	IL	70670	917	6,834	17,662,066	11.478	69.0
United World Life Ins Co	NE	72850	261	1,365	5,603,783	3.642	72.6
American Retirement Life Ins Co	OH	88366	901	2,667	5,138,362	3.339	76.0
American Continental Ins Co	TN	12321	1	3,200	4,817,018	3.130	79.1
USAA Life Ins Co	TX	69663	200	2,022	4,563,398	2.966	82.0
Humana Ins Co	WI	73288	119	1,634	3,770,015	2.450	84.5
Transamerica Life Ins Co	IA	86231	468	1,690	2,897,828	1.883	86.4
United Amer Ins Co	NE	92916	290	1,110	2,399,643	1.559	87.9
TOTAL				71,517	153,875,909	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS
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	366,439	1,093,271,054	81.522	81.5
Empire Healthchoice Assur Inc	NY	55093	671	48,846	121,605,055	9.068	90.6
Globe Life Ins Co of NY	NY	74101	290	33,487	41,392,327	3.086	93.7
Excellus Hlth Plan Inc	NY	55107	1186	11,139	27,084,126	2.020	95.7
Humana Ins Co of NY	NY	12634	119	8,507	16,433,802	1.225	96.9
Transamerica Financial Life Ins Co	NY	70688	468	5,429	15,334,533	1.143	98.1
Highmark Western & Northeastern NY	NY	55204	812	3,098	5,879,134	0.438	98.5
Mutual Of Omaha Ins Co	NE	71412	261	984	5,554,964	0.414	98.9
EmblemHealth Plan Inc	NY	55239	1127	1,304	3,990,695	0.298	99.2
Bankers Conseco Life Ins Co	NY	68560	233	1,717	3,129,789	0.233	99.4
TOTAL				482,719	1,341,077,955	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS
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	157,386	389,686,489	33.875	33.9
UnitedHealthcare Ins Co	CT	79413	707	112,699	277,364,484	24.111	58.0
United World Life Ins Co	NE	72850	261	42,039	70,262,298	6.108	64.1
Mutual Of Omaha Ins Co	NE	71412	261	25,197	69,040,843	6.002	70.1
United Of Omaha Life Ins Co	NE	69868	261	12,565	54,300,742	4.720	74.8
Aetna Hlth Ins Co	PA	72052	1	26,878	31,445,428	2.734	77.5
Aetna Hlth & Life Ins Co	CT	78700	1	6,753	17,387,204	1.511	79.1
USAA Life Ins Co	TX	69663	200	6,239	17,364,887	1.510	80.6
Colonial Penn Life Ins Co	PA	62065	233	8,920	17,227,715	1.498	82.1
Cigna Hlth & Life Ins Co	CT	67369	901	7,892	16,525,582	1.437	83.5
TOTAL				494,578	1,150,362,866	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

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		38,081	99,769,905	71.931	71.9
UnitedHealthcare Ins Co	CT	79413	707	1,610	4,653,546	3.355	75.3
American Continental Ins Co	TN	12321	1	2,272	4,216,656	3.040	78.3
Omaha Ins Co	NE	13100	261	1,686	4,102,871	2.958	81.3
Thrivent Financial For Lutherans	WI	56014		1,355	3,105,533	2.239	83.5
Sanford Hlth Plan	SD	95683	1246	1,169	2,239,738	1.615	85.1
United World Life Ins Co	NE	72850	261	445	1,951,263	1.407	86.5
Transamerica Life Ins Co	IA	86231	468	874	1,707,603	1.231	87.8
Mutual Of Omaha Ins Co	NE	71412	261	696	1,630,903	1.176	89.0
State Farm Mut Auto Ins Co	IL	25178	176	643	1,604,186	1.157	90.1
TOTAL				54,526	138,702,408	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

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	211,439	526,319,714	37.077	37.1
Medical Hlth Insuring Corp of OH	OH	95828	730	126,731	246,749,902	17.382	54.5
Community Ins Co	OH	10345	671	68,186	154,642,100	10.894	65.4
Humana Ins Co	WI	73288	119	32,159	98,614,450	6.947	72.3
Mutual Of Omaha Ins Co	NE	71412	261	23,778	27,283,289	1.922	74.2
United World Life Ins Co	NE	72850	261	10,533	25,365,622	1.787	76.0
Continental Life Ins Co Brentwood	TN	68500	1	19,412	25,092,110	1.768	77.8
Aetna Hlth & Life Ins Co	CT	78700	1	9,273	23,748,663	1.673	79.4
Omaha Ins Co	NE	13100	261	6,767	22,733,957	1.601	81.1
Medical Mut Of OH	OH	29076	730	7,619	21,042,676	1.482	82.5
TOTAL				613,846	1,419,546,848	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

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	55,209	134,201,151	29.685	29.7
UnitedHealthcare Ins Co	CT	79413	707	35,727	96,824,001	21.417	51.1
Omaha Ins Co	NE	13100	261	21,324	45,658,683	10.100	61.2
United Of Omaha Life Ins Co	NE	69868	261	3,982	17,473,457	3.865	65.1
Mutual Of Omaha Ins Co	NE	71412	261	11,242	13,016,426	2.879	67.9
Aetna Hlth & Life Ins Co	CT	78700	1	4,962	11,085,479	2.452	70.4
Cigna Hlth & Life Ins Co	CT	67369	901	4,909	10,036,021	2.220	72.6
Aetna Hlth Ins Co	PA	72052	1	7,681	10,034,021	2.219	74.8
American Retirement Life Ins Co	OH	88366	901	3,012	8,708,197	1.926	76.8
Physicians Mut Ins Co	NE	80578	367	3,511	7,786,668	1.722	78.5
TOTAL				194,570	452,087,353	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS
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	62,410	150,159,523	31.781	31.8
Moda Hlth Plan Inc	OR	47098	1313	26,214	65,039,601	13.766	45.5
Omaha Ins Co	NE	13100	261	17,152	44,365,454	9.390	54.9
Regence BCBS of OR	OR	54933	1207	16,572	42,608,779	9.018	64.0
Loyal Amer Life Ins Co	OH	65722	901	8,702	23,484,144	4.970	68.9
United Of Omaha Life Ins Co	NE	69868	261	3,381	13,669,314	2.893	71.8
Cigna Hlth & Life Ins Co	CT	67369	901	13,069	13,273,457	2.809	74.6
American Natl Life Ins Co Of TX	TX	71773	408	2,612	13,248,658	2.804	77.4
Transamerica Life Ins Co	IA	86231	468	4,011	12,389,246	2.622	80.1
Lumico Life Ins Co	MO	73504	181	4,923	11,181,391	2.367	82.4
TOTAL				192,985	472,475,721	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	229,341	542,270,533	33.425	33.4
Highmark Inc	PA	54771	812	82,956	215,247,921	13.268	46.7
Aetna Hlth & Life Ins Co	CT	78700	1	25,793	72,066,280	4.442	51.1
Aetna Hlth Ins Co	PA	72052	1	51,401	66,873,419	4.122	55.3
Continental Life Ins Co Brentwood	TN	68500	1	32,376	63,640,598	3.923	59.2
Capital Advantage Ins Co	PA	41203	1230	24,561	43,999,542	2.712	61.9
Cigna Hlth & Life Ins Co	CT	67369	901	18,728	41,278,153	2.544	64.4
Colonial Penn Life Ins Co	PA	62065	233	15,192	41,011,633	2.528	67.0
Independence Hospital Ind Plan Inc	PA	54704	936	29,352	38,125,123	2.350	69.3
American Retirement Life Ins Co	OH	88366	901	11,341	35,241,422	2.172	71.5
TOTAL				706,676	1,622,350,178	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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		23,582	60,351,082	50.715	50.7
UnitedHealthcare Ins Co	CT	79413	707	19,181	45,754,571	38.449	89.2
Colonial Penn Life Ins Co	PA	62065	233	1,640	4,388,056	3.687	92.9
Humana Ins Co	WI	73288	119	739	2,013,890	1.692	94.5
Bankers Life & Cas Co	IL	61263	233	371	1,766,288	1.484	96.0
USAA Life Ins Co	TX	69663	200	644	1,595,187	1.340	97.4
Mutual Of Omaha Ins Co	NE	71412	261	497	921,683	0.775	98.1
Transamerica Life Ins Co	IA	86231	468	198	446,807	0.375	98.5
Aetna Hlth & Life Ins Co	CT	78700	1	196	348,223	0.293	98.8
Continental Life Ins Co Brentwood	TN	68500	1	148	310,675	0.261	99.1
TOTAL				47,787	119,000,215	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	78,914	182,608,402	28.746	28.7
BCBS Of SC Inc	SC	38520	661	67,726	168,083,692	26.460	55.2
United World Life Ins Co	NE	72850	261	13,096	23,997,515	3.778	59.0
Aetna Hlth Ins Co	PA	72052	1	17,728	21,912,137	3.449	62.4
Cigna Hlth & Life Ins Co	CT	67369	901	10,137	19,759,678	3.111	65.5
Omaha Ins Co	NE	13100	261	7,124	18,984,056	2.988	68.5
American Retirement Life Ins Co	OH	88366	901	5,699	15,692,424	2.470	71.0
United Of Omaha Life Ins Co	NE	69868	261	3,755	15,311,833	2.410	73.4
Aetna Hlth & Life Ins Co	CT	78700	1	4,205	10,973,029	1.727	75.1
USAA Life Ins Co	TX	69663	200	4,793	10,365,390	1.632	76.8
TOTAL				280,448	635,237,548	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

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	24,224	61,941,569	36.396	36.4
Avera Hlth Plans Inc	SD	95839		9,766	18,331,682	10.771	47.2
Omaha Ins Co	NE	13100	261	9,220	17,020,952	10.001	57.2
UnitedHealthcare Ins Co	CT	79413	707	5,186	12,955,570	7.612	64.8
United Of Omaha Life Ins Co	NE	69868	261	3,307	11,808,044	6.938	71.7
American Continental Ins Co	TN	12321	1	3,730	6,101,822	3.585	75.3
State Farm Mut Auto Ins Co	IL	25178	176	1,371	4,210,667	2.474	77.8
Thrivent Financial For Lutherans	WI	56014		1,640	4,019,784	2.362	80.1
Physicians Mut Ins Co	NE	80578	367	1,644	3,397,763	1.996	82.1
Sanford Hlth Plan	SD	95683	1246	1,733	2,969,657	1.745	83.9
TOTAL				73,780	170,188,777	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	60,783	152,393,669	20.494	20.5
TRH Hlth Ins Co	TN	89005	4677	62,824	145,969,409	19.630	40.1
BCBS of TN Inc	TN	54518	3498	52,269	137,746,593	18.524	58.6
Omaha Ins Co	NE	13100	261	15,142	30,175,546	4.058	62.7
American Retirement Life Ins Co	OH	88366	901	10,135	25,984,553	3.494	66.2
Mutual Of Omaha Ins Co	NE	71412	261	8,341	25,527,129	3.433	69.6
United World Life Ins Co	NE	72850	261	18,284	22,246,407	2.992	72.6
United Of Omaha Life Ins Co	NE	69868	261	4,758	20,610,219	2.772	75.4
Continental Life Ins Co Brentwood	TN	68500	1	11,594	15,240,207	2.049	77.4
American Continental Ins Co	TN	12321	1	3,341	10,775,831	1.449	78.9
TOTAL				316,102	743,615,248	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS
TOTAL POLICIES (INDIVIDUAL AND GROUP)
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	203,897	566,497,614	25.119	25.1
Health Care Serv Corp A Mut Legal Re	IL	70670	917	159,331	430,526,117	19.090	44.2
United World Life Ins Co	NE	72850	261	52,110	111,320,986	4.936	49.1
Continental Life Ins Co Brentwood	TN	68500	1	30,445	98,142,526	4.352	53.5
United Of Omaha Life Ins Co	NE	69868	261	20,549	89,032,517	3.948	57.4
Omaha Supplemental Ins Co	NE	16537	261	73,102	87,882,322	3.897	61.3
Aetna Hlth Ins Co	PA	72052	1	61,056	86,113,312	3.818	65.2
USAA Life Ins Co	TX	69663	200	29,957	74,114,446	3.286	68.4
Cigna Hlth & Life Ins Co	CT	67369	901	32,261	69,712,902	3.091	71.5
Omaha Ins Co	NE	13100	261	21,430	62,173,997	2.757	74.3
TOTAL				931,380	2,255,270,261	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	32,652	78,150,904	40.099	40.1
Regence BCBS of UT	UT	54550	1207	21,640	53,000,737	27.195	67.3
Aetna Hlth & Life Ins Co	CT	78700	1	4,385	6,364,520	3.266	70.6
American Retirement Life Ins Co	OH	88366	901	1,879	4,308,504	2.211	72.8
Humanadental Ins Co	WI	70580	119	2,958	4,051,817	2.079	74.8
American Continental Ins Co	TN	12321	1	1,685	3,924,161	2.013	76.9
United Of Omaha Life Ins Co	NE	69868	261	1,168	3,394,123	1.742	78.6
Omaha Ins Co	NE	13100	261	1,872	3,156,137	1.619	80.2
Bankers Fidelity Life Ins Co	GA	61239	587	992	2,566,497	1.317	81.5
Cigna Hlth & Life Ins Co	CT	67369	901	1,467	2,197,650	1.128	82.7
TOTAL				85,579	194,894,734	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 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	15,156	40,013,115	32.906	32.9
The Vt Hlth Plan LLC	VT	95696	4745	10,219	21,508,208	17.688	50.6
Continental Life Ins Co Brentwood	TN	68500	1	7,583	13,353,757	10.982	61.6
BCBS of VT	VT	53295	4745	2,779	8,647,917	7.112	68.7
Colonial Penn Life Ins Co	PA	62065	233	2,244	5,471,462	4.500	73.2
Genworth Life & Ann Ins Co	VA	65536	4011	1,926	4,583,441	3.769	77.0
Bankers Life & Cas Co	IL	61263	233	1,209	4,220,859	3.471	80.4
Humana Ins Co	WI	73288	119	1,955	4,064,206	3.342	83.8
Mutual Of Omaha Ins Co	NE	71412	261	1,806	4,064,155	3.342	87.1
Washington Natl Ins Co	IN	70319	233	1,875	3,876,851	3.188	90.3
TOTAL				52,542	121,599,836	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS
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	147,956	344,846,160	34.081	34.1
UnitedHealthcare Ins Co	CT	79413	707	109,906	266,822,306	26.370	60.5
Omaha Ins Co	NE	13100	261	30,355	62,902,743	6.217	66.7
American Continental Ins Co	TN	12321	1	18,510	49,487,695	4.891	71.6
American Retirement Life Ins Co	OH	88366	901	20,668	45,056,705	4.453	76.0
United Of Omaha Life Ins Co	NE	69868	261	10,180	42,521,895	4.202	80.2
Mutual Of Omaha Ins Co	NE	71412	261	26,031	26,623,071	2.631	82.8
USAA Life Ins Co	TX	69663	200	5,708	14,281,322	1.411	84.3
Humana Ins Co	WI	73288	119	5,625	13,577,685	1.342	85.6
Medico Ins Co	IA	31119	3527	6,126	12,469,765	1.232	86.8
TOTAL				444,095	1,011,848,457	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

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	108,364	291,746,601	37.776	37.8
Regence BlueShield	WA	53902	1207	54,098	128,717,293	16.666	54.4
Premera Blue Cross	WA	47570	962	48,448	125,521,728	16.253	70.7
United Of Omaha Life Ins Co	NE	69868	261	21,362	52,637,224	6.816	77.5
Loyal Amer Life Ins Co	OH	65722	901	14,938	35,734,434	4.627	82.1
Humanadental Ins Co	WI	70580	119	13,449	28,164,770	3.647	85.8
Asuris NW Hlth	WA	47350	1207	13,195	27,298,205	3.535	89.3
USAA Life Ins Co	TX	69663	200	6,267	15,355,848	1.988	91.3
State Farm Mut Auto Ins Co	IL	25178	176	5,488	12,128,937	1.570	92.9
Transamerica Life Ins Co	IA	86231	468	3,565	8,803,005	1.140	94.0
TOTAL				312,946	772,313,328	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

**NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS**

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	31,923	85,521,211	39.114	39.1
Highmark West Virginia Inc.	WV	54828	812	6,768	19,392,709	8.869	48.0
Omaha Ins Co	NE	13100	261	5,431	14,696,585	6.722	54.7
United World Life Ins Co	NE	72850	261	7,205	11,399,888	5.214	59.9
American Continental Ins Co	TN	12321	1	6,624	9,239,774	4.226	64.1
Continental Life Ins Co Brentwood	TN	68500	1	2,303	8,799,799	4.025	68.2
Aetna Hlth & Life Ins Co	CT	78700	1	2,950	7,082,184	3.239	71.4
United Of Omaha Life Ins Co	NE	69868	261	1,592	6,851,371	3.134	74.5
American Retirement Life Ins Co	OH	88366	901	2,598	6,831,481	3.124	77.7
Humana Ins Co	WI	73288	119	2,681	5,987,072	2.738	80.4
TOTAL				87,767	218,645,699	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS
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	51,879	159,413,393	19.583	19.6
UnitedHealthcare Ins Co	CT	79413	707	58,735	148,865,728	18.287	37.9
Physicians Mut Ins Co	NE	80578	367	23,704	59,904,258	7.359	45.2
BCBS of WI	WI	54003	671	13,157	52,958,477	6.506	51.7
Medico Corp Life Ins Co	IA	79987	3527	14,064	35,594,598	4.373	56.1
Dean Hlth Plan Inc	WI	96156	1552	16,769	31,599,279	3.882	60.0
Continental Life Ins Co Brentwood	TN	68500	1	5,338	27,338,706	3.358	63.3
Physicians Life Ins Co	NE	72125	367	11,802	27,094,703	3.328	66.7
American Continental Ins Co	TN	12321	1	7,167	24,564,071	3.018	69.7
United World Life Ins Co	NE	72850	261	7,506	17,841,931	2.192	71.9
TOTAL				299,925	814,044,720	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS
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	14,360	39,138,356	28.877	28.9
BCBS of WY	WY	53767		9,363	23,074,761	17.025	45.9
United Of Omaha Life Ins Co	NE	69868	261	3,884	10,316,435	7.612	53.5
Mutual Of Omaha Ins Co	NE	71412	261	7,175	9,751,186	7.195	60.7
American Retirement Life Ins Co	OH	88366	901	4,344	9,671,679	7.136	67.8
American Continental Ins Co	TN	12321	1	4,608	8,598,829	6.344	74.2
State Farm Mut Auto Ins Co	IL	25178	176	1,964	5,423,392	4.001	78.2
USAA Life Ins Co	TX	69663	200	1,582	3,900,917	2.878	81.1
Humana Ins Co	WI	73288	119	1,518	3,178,577	2.345	83.4
United World Life Ins Co	NE	72850	261	775	2,671,024	1.971	85.4
TOTAL				59,064	135,536,625	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS
 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	586	1,017,233	100.000	100.0
TOTAL				586	1,017,233	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS
 TOTAL POLICIES (INDIVIDUAL AND GROUP)
 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	45	77,646	100.000	100.0
TOTAL				45	77,646	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS
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
UnitedHealthcare Ins Co	CT	79413	707	5,862	9,988,762	83.891	83.9
Humana Ins Co Of PR Inc	PR	84603	119	1,163	1,810,804	15.208	99.1
Mutual Of Omaha Ins Co	NE	71412	261	51	98,608	0.828	99.9
Ryder Hlth Plan Inc	PR	95743		10	6,200	0.052	100.0
Everence Assn Inc	IN	57991	4616	1	2,412	0.020	100.0
TOTAL				7,087	11,906,786	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

August 11, 2022

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
2021 MEDICARE SUPPLEMENT INSURANCE EXPERIENCE REPORTS
 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	3,745	7,197,344	97.190	97.2
Mutual Of Omaha Ins Co	NE	71412	261	113	203,922	2.754	99.9
Continental Gen Ins Co	TX	71404		1	4,187	0.057	100.0
TOTAL				3,859	7,405,453	100.000	100.0

CAUTION: THE INFORMATION CONTAINED ON THIS PAGE IS UNAUDITED AND NOT A COMPLETE ANALYSIS NOR IS IT AN EXPRESSION OF OPINION ON ANY INSURER. THIS PAGE MAY CONTAIN INADVERTENT ERRORS.

COMPANY INDEX

2021 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	40,877	24	0	0
Ability Ins Co	71471			120,512	29	0	0
Accendo Ins Co	63444	1	CVS GRP	0	0	169,487,554	150,358
Aetna Hlth & Life Ins Co	78700	1	CVS GRP	332,693,502	135,811	132,652,273	80,166
Aetna Hlth Ins Co	72052	1	CVS GRP	26,311,979	12,571	441,682,755	326,624
Aetna Life Ins Co	60054	1	CVS GRP	76,335,296	21,008	212,850	53
Allcare Hlth Plan Inc	12253	4963	ALLCARE HLTH GRP	0	0	47,010	18
Alliance Hlth & Life Ins Co	60134	1311	HENRY FORD HLTH SYSTEM GRP	3,653,352	1,376	5,236,887	2,929
Allianz Life Ins Co Of N Amer	90611	761	ALLIANZ INS GRP	101,777	52	0	0
Allianz Life Ins Co Of NY	64190	761	ALLIANZ INS GRP	3,960	11	0	0
American Benefit Life Ins Co	66001	3436	LIBERTY LIFE GRP TRUST GRP	0	0	40,236	213
American Continental Ins Co	12321	1	CVS GRP	355,558,205	112,323	30,780,692	20,411
American Family Ins Co	10386	473	AMERICAN FAMILY INS GRP	147,098	28	0	0
American Family Life Assur Co of Col	60380	370	AFLAC GRP	23,230,694	6,273	0	0
American Family Life Assur Co of NY	60526	370	AFLAC GRP	112,552	41	0	0
American Family Mut Ins Co SI	19275	473	AMERICAN FAMILY INS GRP	16,810,966	3,550	0	0
American Fidelity Assur Co	60410	330	AMERICAN FIDELITY CORP GRP	57,596	37	5,559	4
American Gen Life Ins Co	60488	12	AMERICAN INTL GRP	224,943	78	0	0
American Income Life Ins Co	60577	290	GLOBE LIFE INC GRP	57,304	12	0	0
American Natl Ins Co	60739	408	AMERICAN NATL FIN GRP	25,095	11	0	0
American Natl Life Ins Co Of TX	71773	408	AMERICAN NATL FIN GRP	15,266,388	4,403	17,118,447	4,004
American Progressive L&H Ins Of NY	80624	1295	CENTENE CORP GRP	5,550,990	1,276	0	0
American Republic Corp Ins Co	67679	3527	AMERICAN ENTERPRISE MUT GRP	37,979,435	9,652	2,231	1
American Republic Ins Co	60836	3527	AMERICAN ENTERPRISE MUT GRP	64,703,977	16,049	8,548	3
American Retirement Life Ins Co	88366	901	CIGNA HLTH GRP	350,784,417	126,616	36,444,136	17,332
Americo Fin Life & Ann Ins Co	61999	449	FINANCIAL HOLDINGS GRP	18,972,337	8,658	9,930,311	4,839

2021 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
Amerigroup Ins Co	14078	671	ELEVANCE HLTH INC GRP	218,798	129	11,201,524	7,517
AmeriHealth Ins Co Of NJ	60061	936	INDEPENDENCE HLTH GRP INC GRP	15,400,794	5,620	1,828,770	875
Anthem Hlth Plans Inc	60217	671	ELEVANCE HLTH INC GRP	78,080,429	34,777	39,568,529	17,721
Anthem Hlth Plans Of KY Inc	95120	671	ELEVANCE HLTH INC GRP	162,362,986	57,452	28,065,221	15,735
Anthem Hlth Plans of ME Inc	52618	671	ELEVANCE HLTH INC GRP	38,432,713	14,466	20,314,765	9,176
Anthem Hlth Plans of NH	53759	671	ELEVANCE HLTH INC GRP	72,707,079	26,453	19,754,253	11,517
Anthem Hlth Plans of VA Inc	71835	671	ELEVANCE HLTH INC GRP	286,886,078	102,778	57,960,082	45,178
Anthem Ins Co Inc	28207	671	ELEVANCE HLTH INC GRP	112,916,615	35,673	76,424,064	46,395
Assured Life Assn	56499			25,890,006	6,699	6,160,610	3,273
Assurity Life Ins Co	71439	4862	ASSURITY GRP	3,538	5	0	0
Asuris NW Hlth	47350	1207	CAMBIA HEALTH SOLUTIONS INC	12,046,506	4,430	15,251,699	8,765
Aultcare Ins Co	77216	4805	AULTMAN HLTH FOUNDATION GRP	0	0	2,488,910	1,216
Auto Owners Life Ins Co	61190	280	AUTO OWNERS GRP	160,074	38	0	0
Avalon Ins Co	12358	1230	CAPITAL BLUE CROSS GRP	778,823	163	936	1
Avera Hlth Plans Inc	95839			15,400,999	7,022	4,251,971	3,239
Bankers Consec Life Ins Co	68560	233	CNO FINANCIAL GRP	2,489,789	1,187	640,000	530
Bankers Fidelity Assur Co	71919	587	ATLANTIC AMER GRP	35,069,453	13,740	12,195,270	6,689
Bankers Fidelity Life Ins Co	61239	587	ATLANTIC AMER GRP	104,115,892	37,354	10,782,214	5,507
Bankers Life & Cas Co	61263	233	CNO FINANCIAL GRP	181,190,589	44,277	0	0
BCBS Hlthcare Plan of GA Inc	96962	671	ELEVANCE HLTH INC GRP	138,090,345	43,179	6,801,566	3,531
BCBS of AL	55433	570	BCBS OF AL GRP	191,437,798	84,460	35,925,019	16,232
BCBS of AZ Inc	53589			96,794,192	6,123	34,955,466	45,635
BCBS of FL	98167	536	GUIDEWELL MUT HOLDING GRP	387,633,082	143,186	74,862,149	27,360
BCBS of KC	47171	537	BCBS OF KC GRP	52,530,198	16,339	4,663,503	2,315
BCBS Of KS Inc	70729	430	BCBS OF KS GRP	232,220,146	76,806	29,097,542	15,687
BCBS of MA	53228	3637	BCBS OF MA GRP	448,093,069	170,138	136,972,378	69,047

2021 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
BCBS of MA HMO Blue Inc	12219	3637	BCBS OF MA GRP	1,976,542	1,001	494,201	259
BCBS of MI Mut Ins Co	54291	572	BCBS OF MI GRP	335,395,631	96,634	36,121,373	17,260
BCBS Of MS Mut Ins Co	60111	1126	MISSISSIPPI INS GRP	28,404,509	8,132	3,422,984	1,015
BCBS of NC Inc	54631	758	BCBS OF NC GRP	320,071,601	114,146	69,614,888	43,240
BCBS of ND	55891			84,079,932	28,698	15,689,973	9,383
BCBS Of NE	77780	4858	BCBS OF NE GRP	154,251,817	51,371	16,990,899	9,800
BCBS of RI	53473			56,579,441	21,601	3,771,641	1,981
BCBS Of SC Inc	38520	661	BCBS OF SC GRP	138,789,628	48,518	29,294,064	19,208
BCBS of TN Inc	54518	3498	BCBS OF TN GRP	116,399,475	39,248	21,347,118	13,021
BCBS of VT	53295	4745	BCBS OF VT GRP	7,235,205	2,207	1,412,712	572
BCBS of WI	54003	671	ELEVANCE HLTH INC GRP	52,485,504	12,989	472,973	168
BCBS of WY	53767			20,176,911	7,556	2,897,850	1,807
BCBSM Inc	55026	461	BCBS OF MN GRP	63,498	15	493,529,716	160,793
Blue Care Network Of MI	95610	572	BCBS OF MI GRP	29,933,876	9,717	20,326	9
Blue Cross of ID Care Plus Inc	15022	1290	BLUE CROSS OF ID GRP	4,205,128	1,429	5,931,027	2,832
Blue Cross of ID Hlth Serv Inc	60095	1290	BLUE CROSS OF ID GRP	13,008,687	3,823	3,234	1
BridgeSpan Hlth Co	95303	1207	CAMBIA HEALTH SOLUTIONS INC	433,661	111	0	0
Canada Life Reins Co	76694	769	GREAT WEST GRP	0	0	0	0
Capital Advantage Ins Co	41203	1230	CAPITAL BLUE CROSS GRP	38,033,204	19,870	5,966,338	4,691
Capital Blue Cross	54720	1230	CAPITAL BLUE CROSS GRP	14,218,388	9,214	1,422	1
Capitol Life Ins Co	61581	3436	LIBERTY LIFE GRP TRUST GRP	0	0	23,162,761	21,594
Carefirst of MD Inc	47058	380	CAREFIRST INC GRP	120,017,061	33,069	0	0
Catholic Life Ins	57347			180,696	100	444,110	266
Catholic United Financial	57053			152,721	78	1,572,756	856
CDPHP Universal Benefits Inc	47027	4708	CDPHP INC GRP	2,571,924	502	53,863	11
Central Security Life Ins Co	61735	526	MAXIMUM CORP GRP	10,755	7	0	0

2021 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
Central States H & L Co Of Omaha	61751	690	CENTRAL STATES GRP	6,554,176	1,723	13,515,981	10,424
Central States Ind Co Of Omaha	34274	31	BERKSHIRE HATHAWAY GRP	58,539,318	17,473	0	0
Christian Fidelity Life Ins Co	61859	574	AMERCO CORP GRP	15,502,583	3,154	10,981	6
Cigna Hlth & Life Ins Co	67369	901	CIGNA HLTH GRP	308,726,625	139,541	195,435,476	114,505
Cigna Natl Hlth Ins Co	61727	901	CIGNA HLTH GRP	2,363,945	484	12,119,989	12,819
Cincinnati Equitable Life Ins Co	88064	67	MICHIGAN FARM BUREAU GRP	12,339	6	0	0
CMFG Life Ins Co	62626	306	CUNA MUT GRP	2,864	3	0	0
Colonial Penn Life Ins Co	62065	233	CNO FINANCIAL GRP	380,302,880	130,494	115,715,919	59,687
Columbian Mut Life Ins Co	62103	535	COLUMBIAN LIFE GRP	1,162,941	303	0	0
Combined Ins Co Of Amer	62146	626	CHUBB LTD GRP	46,960,103	16,751	4,057,340	2,024
Community Ins Co	10345	671	ELEVANCE HLTH INC GRP	102,549,645	41,042	57,139,358	29,160
Communitycare Life & Hlth Ins Co	89008	3487	COMMUNITYCARE GRP	958,812	220	355	1
Companion Life Ins Co	77828	661	BCBS OF SC GRP	9,881,171	3,253	1,461,207	474
Compbenefits Ins Co	60984	119	HUMANA GRP	0	0	28,731,877	24,178
Compcare Hlth Serv Ins Corp	95693	671	ELEVANCE HLTH INC GRP	193,846	32	0	0
Connecticut Gen Life Ins Co	62308	901	CIGNA HLTH GRP	441,231	160	0	0
Continental Gen Ins Co	71404			41,287,362	10,327	0	0
Continental Life Ins Co Brentwood	68500	1	CVS GRP	385,922,159	134,650	210,799,371	141,451
Country Life Ins Co	62553	50	COUNTRY INS & FIN SERV GRP	50,356,513	15,851	5,067,380	3,310
Coventry Hlth & Life Ins Co	81973	1	CVS GRP	3,248,801	649	2,824	1
CSA Fraternal Life	56138			17,755	5	0	0
CSI Life Ins Co	82880	31	BERKSHIRE HATHAWAY GRP	28,479,015	11,785	8,941,314	5,276
Dean Hlth Plan Inc	96156	1552	MEDICA GRP	31,303,987	16,643	295,292	126
Educators Hlth Plans Life Accident &	12515	126	EDUCATORS MUT GRP	405,009	289	1,527,049	1,109
Educators Mut Ins Assoc	81701	126	EDUCATORS MUT GRP	1,459,862	697	325,895	138
Elips Life Ins Co	85561	181	SWISS RE GRP	0	0	1,576,963	4,870

2021 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
EmblemHealth Plan Inc	55239	1127	EMBLEM HLTH GRP	3,672,187	1,004	318,508	300
EmpheSys Ins Co	88595	119	HUMANA GRP	0	0	1,769,314	1,263
Empire Healthchoice Assur Inc	55093	671	ELEVANCE HLTH INC GRP	42,385,556	14,442	79,219,499	34,404
EPIC Life Ins Co	64149	68	WISCONSIN PHYSICIANS SERV INS GRP	272,585	104	3,381,728	1,618
Erie Family Life Ins Co	70769	213	ERIE INS GRP	242,474	145	8,666,855	6,931
Everence Assn Inc	57991	4616	EVERENCE GRP	36,357,405	15,205	5,840,086	3,774
Everest Reins Co	26921	1120	EVEREST REINS HOLDINGS GRP	13,127,733	5,394	8,212,207	4,593
Excellus Hlth Plan Inc	55107	1186	LIFETIME HLTHCARE GRP	17,945,350	5,905	9,138,776	5,234
Fallon Hlth & Life Assur Co	66828	4741	FALLON GRP	2,295,086	990	1,139,936	514
Family Life Ins Co	63053	1117	MANHATTAN LIFE GRP	23,747,913	4,802	437,384	363
Federal Life Ins Co	63223	4966	INSURANCE CAPITAL GRP	2,886	1	969,286	953
Fidelity Standard Life Ins Co	94790	4784	DG ELMORE GRP	118,049	50	0	0
First Care Inc	60113	380	CAREFIRST INC GRP	20,948,386	9,166	17,621,388	11,731
First Hlth Life & Hlth Ins Co	90328	1	CVS GRP	17,712,539	6,358	5,489,949	2,968
Forethought Life Ins Co	91642	3891	GLOBAL ATLANTIC GRP	30,885,187	8,210	0	0
Garden State Life Ins Co	63657	408	AMERICAN NATL FIN GRP	0	0	6,710,289	4,137
GCU	56693			9,891,631	3,676	661,588	317
Genworth Life & Ann Ins Co	65536	4011	GENWORTH FIN GRP	33,520,956	9,756	0	0
Genworth Life Ins Co	70025	4011	GENWORTH FIN GRP	971,677	172	0	0
Gerber Life Ins Co	70939	836	WEST SOUTHERN GRP	62,954,386	15,092	74,627	22
Globe Life & Accident Ins Co	91472	290	GLOBE LIFE INC GRP	12,654,604	5,161	2,184,137	1,423
Globe Life Ins Co of NY	74101	290	GLOBE LIFE INC GRP	31,332,592	21,777	10,059,735	11,710
Golden Rule Ins Co	62286	707	UNITEDHEALTH GRP	12,703,337	3,883	0	0
Government Personnel Mut Life Ins Co	63967	4712	GPM LIFE GRP	18,692,738	5,357	25,079	5
GPM Hlth & Life Ins Co	67059	4712	GPM LIFE GRP	32,021,065	15,975	28,999,013	15,898
Great Amer Life Ins Co	63312	435	MASS MUT LIFE INS GRP	2,416,338	523	0	0

2021 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
Great Southern Life Ins Co	90212	449	FINANCIAL HOLDINGS GRP	0	0	35,476,451	22,573
Group Hlth Coop of Eau Claire	95192			12,178	2	0	0
Group Hlth Coop of S Central WI	95311			2,940,682	1,013	511,567	245
Group Hospitalization & Med Svcs	53007	380	CAREFIRST INC GRP	22,637,016	7,258	0	0
Guarantee Trust Life Ins Co	64211	687	GUARANTEE TRUST GRP	18,099,526	6,507	10,901,631	5,061
Hartford Life & Accident Ins Co	70815	91	HARTFORD FIRE & CAS GRP	799,578	381	256,929	98
Hawaii Medical Serv Assn	49948			105,083	30	0	0
Health Alliance Medical Plans	77950	1192	CARLE HOLDING CO GRP	4,317,820	1,189	585,064	232
Health Care Serv Corp A Mut Legal Re	70670	917	HCSC GRP	1,386,923,651	460,626	253,642,584	131,997
Health First Ins Inc	14140	4740	HEALTH FIRST GRP	0	0	58,529	21
Health Net Hlth Plan of OR Inc	95800	1295	CENTENE CORP GRP	1,582,983	543	157,696	475
Health Net Life Ins Co	66141	1295	CENTENE CORP GRP	79,466,533	28,182	33,707,188	13,572
Health Tradition Hlth Plan Inc	96628	4939	WEA GRP	4,009,186	1,322	178,648	87
Healthy Alliance Life Ins Co	78972	671	ELEVANCE HLTH INC GRP	71,411,303	23,537	30,930,805	17,767
Heartland Natl Life Ins Co	66214			15,994,427	4,022	12,288,654	9,654
Highmark BCBSD Inc	53287	812	HIGHMARK GRP	13,323,942	4,854	8,711,914	4,897
Highmark Inc	54771	812	HIGHMARK GRP	190,636,806	70,420	24,611,115	12,536
Highmark West Virginia Inc.	54828	812	HIGHMARK GRP	16,955,492	5,538	2,437,217	1,230
Highmark Western & Northeastern NY	55204	812	HIGHMARK GRP	2,596,447	835	3,282,687	2,263
HMO dba Blue Plus	95649	461	BCBS OF MN GRP	45,979	14	0	0
HNE Ins Co	14198	4756	BAYSTATE HLTH GRP	4,726,507	1,940	1,220,761	1,428
Horizon Ins Co	14690	1202	BCBS OF NJ GRP	190,683,870	55,383	47,749,999	17,093
HPHC Ins Co Inc	18975	4742	POINT32HEALTH INC GRP	113,805,671	41,483	19,783,771	8,405
Humana Benefit Plan of IL Inc	60052	119	HUMANA GRP	7,610,701	3,693	63,503,430	35,957
Humana Hlth Benefit Plan of LA Inc	95642	119	HUMANA GRP	3,575,669	1,258	86,130	39
Humana Hlth Ins Co Of FL Inc	69671	119	HUMANA GRP	10,237,636	4,385	0	0

2021 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
Humana Hlth Plan Inc	95885	119	HUMANA GRP	918,926	437	2,518,370	1,274
Humana Ins Co	73288	119	HUMANA GRP	363,019,386	132,467	85,131,275	39,851
Humana Ins Co Of KY	60219	119	HUMANA GRP	9,943,687	3,587	0	0
Humana Ins Co of NY	12634	119	HUMANA GRP	10,524,352	5,037	5,909,450	3,470
Humana Ins Co Of PR Inc	84603	119	HUMANA GRP	0	0	1,810,804	1,163
Humanadental Ins Co	70580	119	HUMANA GRP	33,779,189	15,511	102,122,116	58,349
IA Amer Life Ins Co	91693	315	INDUSTRIAL ALLIANCE GRP	25,187	22	0	0
Idealife Ins Co	97764	31	BERKSHIRE HATHAWAY GRP	223,817	41	0	0
Independence Amer Ins Co	26581	450	GENEVE HOLDINGS INC GRP	0	0	455,724	566
Independence Hospital Ind Plan Inc	54704	936	INDEPENDENCE HLTH GRP INC GRP	35,872,355	27,252	2,252,768	2,100
Individual Assur Co Life Hlth & Acc	81779	2858	HOMESHIELD CAPITAL GRP	28,998,981	9,304	7,180,705	2,949
Jackson Natl Life Ins Co	65056	918	JACKSON NATL GRP	129,403	82	0	0
Jefferson Natl Life Ins Co	64017	140	NATIONWIDE CORP GRP	347,711	81	0	0
John Alden Life Ins Co	65080	19	ASSURANT INC GRP	169,999	54	0	0
Kaiser Found Hlth Plan of WA Options	47055	601	KAISER FOUNDATION GRP	1,000,409	407	28,861	17
Kansas City Life Ins Co	65129	588	KANSAS CITY LIFE INS GRP	6,382	2	0	0
KSKJ Life Amer Slovenian Catholic Un	56227			3,806,911	817	0	0
Liberty Bankers Life Ins Co	68543	3436	LIBERTY LIFE GRP TRUST GRP	9,605,111	4,165	1,981,736	871
Liberty Natl Life Ins Co	65331	290	GLOBE LIFE INC GRP	1,382,850	722	0	0
LifeSecure Ins Co	77720	572	BCBS OF MI GRP	1,899	2	0	0
Lincoln Heritage Life Ins Co	65927			1,451,557	294	0	0
Louisiana Hlth Serv & Ind Co	81200	438	LOUISIANA HLTH SERV GRP	90,845,671	31,275	21,423,365	13,220
Loyal Amer Life Ins Co	65722	901	CIGNA HLTH GRP	169,609,613	54,545	44,675,552	19,607
Loyal Christian Benefit Assn	56758			2,309,711	1,016	216,454	116
Lumico Life Ins Co	73504	181	SWISS RE GRP	3,972,829	2,367	68,395,127	42,948
Magna Ins Co	61018			0	0	43,920	81

2021 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
Manhattan Life Ins Co	65870	1117	MANHATTAN LIFE GRP	110,652,735	38,306	15,468,175	6,561
ManhattanLife Ins & Ann Co	61883	1117	MANHATTAN LIFE GRP	301,603	80	23,090,433	24,685
ManhattanLife of Amer Ins Co	16755	1117	MANHATTAN LIFE GRP	0	0	9,889	16
Massachusetts Mut Life Ins Co	65935	435	MASS MUT LIFE INS GRP	860,348	466	24,364	13
McLaren Hlth Plan Comm	14217	4700	MCLAREN HLTH GRP	0	0	623,580	341
Medica Hlth Plans	52626	1552	MEDICA GRP	2,933,813	1,017	38,913,996	13,233
Medical Hlth Insuring Corp of OH	95828	730	MEDICAL MUT OF OH GRP	87,222,056	38,953	159,527,846	87,778
Medical Mut Of OH	29076	730	MEDICAL MUT OF OH GRP	21,034,988	7,609	7,688	10
Medico Corp Life Ins Co	79987	3527	AMERICAN ENTERPRISE MUT GRP	112,100,141	43,042	37,804,860	21,809
Medico Ins Co	31119	3527	AMERICAN ENTERPRISE MUT GRP	61,207,044	17,669	7,961,902	10,799
Medico Life & Hlth Ins Co	65641	3527	AMERICAN ENTERPRISE MUT GRP	4,766,023	2,084	3,123,404	1,452
Medisun Inc	95982			3,096	1	0	0
MedMutual Life Ins Co	62375	730	MEDICAL MUT OF OH GRP	590,126	171	0	0
Members Hlth Ins Co	94587	4677	TENNESSEE RURAL HLTH GRP	2,410,730	1,083	915,790	663
MercyCare HMO Inc	12195	3595	MERCY HLTH CORP GRP	0	0	3,145,423	1,249
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
Moda Hlth Plan Inc	47098	1313	OREGON DENTAL SERV GRP	58,456,785	23,000	6,590,461	3,224
Montana Hlth Cooperative	14933			0	0	1,094,799	1,125
Mutual Of Omaha Ins Co	71412	261	MUTUAL OF OMAHA GRP	603,679,147	191,726	133,397,984	120,640
Nassau Life & Ann Co	93734	4736	GGC GRP	45,406,294	9,270	0	0
Nassau Life Ins Co of KS	68284	4736	GGC GRP	5,149,938	1,279	350,972	413
National Cas Co	11991	140	NATIONWIDE CORP GRP	5,730	4	0	0
National Guardian Life Ins Co	66583	1211	NATIONAL GUARDIAN LIFE INS GRP	501,770	244	18,035,204	8,357
National Hlth Ins Co	82538	8	ALLSTATE INS GRP	90,794	56	24,403,980	14,518
Nationwide Life Ins Co	66869	140	NATIONWIDE CORP GRP	3,202,288	831	0	0

2021 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
Natl Foundation Life Ins Co	98205	707	UNITEDHEALTH GRP	3,391	2	0	0
New Era Life Ins Co	78743	520	NEW ERA LIFE GRP	72,991,837	23,739	12,699,977	10,249
New Era Life Ins Co Of Midwest	69698	520	NEW ERA LIFE GRP	38,927,857	14,366	9,151,646	6,277
New York Life Ins Co	66915	826	NEW YORK LIFE GRP	745,884	200	0	0
North Amer Ins Co	68349	574	AMERCO CORP GRP	6,971,804	1,375	0	0
Old Amer Ins Co	67199	588	KANSAS CITY LIFE INS GRP	977	3	0	0
Old Surety Life Ins Co	67326	4922	ENTERPRISE INVESTMENTS GRP	42,662,314	15,380	15,613,054	11,735
Omaha Ins Co	13100	261	MUTUAL OF OMAHA GRP	616,850,516	246,128	179,548,653	128,251
Omaha Supplemental Ins Co	16537	261	MUTUAL OF OMAHA GRP	0	0	88,009,811	75,134
Order of United Commercial Travelers	56383			24,945,081	5,026	925,229	553
Oxford Life Ins Co	76112	574	AMERCO CORP GRP	24,274,399	6,165	1,261,728	811
Pacificare Life & Hlth Ins Co	70785	707	UNITEDHEALTH GRP	7,248,828	2,193	0	0
Pacificsource Hlth Plans	54976	4704	PACIFICSOURCE HLTH PLAN GRP	0	0	8,766	4
Pan Amer Life Ins Co	67539	525	PAN AMER LIFE GRP	981,175	561	7,518,928	4,532
Paramount Ins Co	11518	1212	PROMEDICA HLTH SYSTEM GRP	2,312,968	778	909,095	471
Pekin Life Ins Co	67628	153	PEKIN INS GRP	28,180,220	8,579	9,908,476	8,115
Philadelphia Amer Life Ins Co	67784	520	NEW ERA LIFE GRP	101,767,325	46,712	29,779,912	23,926
Physicians Life Ins Co	72125	367	PHYSICIANS MUT GRP	54,378,079	13,735	56,087,638	44,026
Physicians Mut Ins Co	80578	367	PHYSICIANS MUT GRP	186,500,941	75,037	13,420,752	7,637
Polish Falcons Of Amer	56820			321,803	117	30,744	14
Premera Blue Cross	47570	962	PREMERA BLUE CROSS GRP	102,362,500	36,047	27,383,874	14,197
Principal Life Ins Co	61271	332	PRINCIPAL FIN GRP	29,448,557	7,444	0	0
Priority Hlth	95561	3383	SPECTRUM HLTH GRP	0	0	36,443,663	16,924
Protective Life Ins Co	68136	458	DAI-ICHI LIFE HOLDINGS INC GRP	1,762	2	0	0
Providence Hlth Assur	15203	4788	PROVIDENCE HLTH GRP	0	0	1,066,950	1,774
Provident Amer Life & Hlth Ins Co	67903	901	CIGNA HLTH GRP	4,458,449	806	0	0

2021 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
Prudential Ins Co Of Amer	68241	304	PRUDENTIAL OF AMER GRP	39,234	10	0	0
Puritan Life Ins Co of Amer	71390	4903	CALTON HOLDINGS GRP	19,168,060	8,733	13,861,395	7,639
QCC Ins Co	93688	936	INDEPENDENCE HLTH GRP INC GRP	0	0	13,225,725	6,427
Qualchoice Life & Hlth Ins Co Inc	70998	1295	CENTENE CORP GRP	4,376,204	22,945	604,235	3,780
Quartz Hlth Benefit Plans Corp	95796	4870	UNIVERSITY HLTH CARE & GUNDERSEN	4,101,365	1,733	1,099,727	310
Quartz Hlth Ins Corp	95341	4870	UNIVERSITY HLTH CARE & GUNDERSEN	2,714,542	943	115,952	55
Quartz Hlth Plan Corp	95101	4870	UNIVERSITY HLTH CARE & GUNDERSEN	3,718,742	1,231	427,784	247
Regence BCBS of OR	54933	1207	CAMBIA HEALTH SOLUTIONS INC	22,515,220	5,981	23,081,277	11,735
Regence BCBS of UT	54550	1207	CAMBIA HEALTH SOLUTIONS INC	40,470,360	13,787	12,530,377	7,853
Regence BlueShield	53902	1207	CAMBIA HEALTH SOLUTIONS INC	75,667,711	26,254	53,049,582	27,844
Regence Blueshield Of ID Inc	60131	1207	CAMBIA HEALTH SOLUTIONS INC	8,896,507	2,779	1,260,311	810
Reliastar Life Ins Co	67105	4832	VOYA FINANCIAL GRP	4,700	2	0	0
Renaissance Life & Hlth Ins Co of Am	61700	477	RENAISSANCE HLTH SERV CORP GRP	2,611,033	1,106	2,075,748	838
Reserve Natl Ins Co	68462	215	KEMPER CORP GRP	29,829,231	10,038	6,648,234	1,442
Resource Life Ins Co	61506	233	CNO FINANCIAL GRP	0	0	3,254	2
Rocky Mountain Hospital & Medical	11011	671	ELEVANCE HLTH INC GRP	72,787,329	25,782	29,679,847	19,263
Royal Neighbors Of Amer	57657			13,059,490	2,685	0	0
Ryder Hlth Plan Inc	95743			0	0	6,200	10
S USA Life Ins Co Inc	60183	4947	PROSPERITY LIFE INS GRP	3,923,340	1,752	13,396,482	7,038
Sagicor Life Ins Co	60445			15,402	4	0	0
Sanford Hlth Plan	95683	1246	SANFORD HLTH GRP	3,669,796	1,811	1,612,573	1,117
Sanford Hlth Plan of MN	95725	1246	SANFORD HLTH GRP	198,702	58	0	0
SBLI USA Life Ins Co Inc	60176	4947	PROSPERITY LIFE INS GRP	1,928,247	893	5,070,461	3,361
Security Hlth Plan of WI Inc	96881			1,004,317	258	9,264,402	3,706
Sentinel Security Life Ins Co	68802	4824	ADVANTAGE CAPITAL GRP	26,688,540	8,453	3,009,884	1,578
Shelter Life Ins Co	65757	123	SHELTER INS GRP	186,691	74	0	0

2021 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
Shenandoah Life Ins Co	68845	4947	PROSPERITY LIFE INS GRP	6,445,181	2,375	11,243,993	6,268
Sierra Hlth & Life Ins Co Inc	71420	707	UNITEDHEALTH GRP	5,845,336	1,400	0	0
SILAC Ins Co	62952	4888	STERLING FINANCIAL INS GRP INC	74,403,655	19,055	9,744	3
SilverScript Ins Co	12575	1	CVS GRP	0	0	10,003	5
Southern Guar Ins Co	19178			2,705,834	1,662	32,501,456	20,663
Southwest Serv Life Ins Co	82430	1339	CROY HALL MGMT GRP	150,670	34	0	0
SPJST	57436			322,023	64	0	0
Standard Life & Accident Ins Co	86355	408	AMERICAN NATL FIN GRP	31,441,312	14,413	0	0
Standard Life & Cas Ins Co	71706	1117	MANHATTAN LIFE GRP	964,004	356	0	0
State Farm Mut Auto Ins Co	25178	176	STATE FARM GRP	247,129,848	76,732	50,758,588	28,461
State Mut Ins Co	69132			9,299,300	2,559	1,397,742	1,282
Sterling Investors Life Ins Co	89184	4888	STERLING FINANCIAL INS GRP INC	11,105,974	4,277	11,054,025	5,904
Sterling Life Ins Co	77399	901	CIGNA HLTH GRP	43,447,107	11,892	52,817	15
Summa Ins Co Inc	10649	3259	SUMMA HLTH GRP	0	0	91,235	24
Supreme Council The Royal Arcanum	58181			0	0	591,038	734
Talcott Resolution Life Ins Co	88072	4926	TALCOTT HOLDINGS GRP	1,165,804	469	5,636	3
The Cincinnati Life Ins Co	76236	244	CINCINNATI FIN GRP	-10	0	0	0
The Vt Hlth Plan LLC	95696	4745	BCBS OF VT GRP	15,790,471	7,111	5,717,737	3,108
THP Ins Co	60016	1297	HEALTH PLAN GRP	17,444,541	6,128	556,415	363
Thrivent Financial For Lutherans	56014			103,168,033	43,955	28,980,086	16,499
Transamerica Financial Life Ins Co	70688	468	AEGON US HOLDING GRP	13,216,047	4,523	2,118,486	906
Transamerica Life Ins Co	86231	468	AEGON US HOLDING GRP	276,289,495	111,356	63,505,032	32,552
TRH Hlth Ins Co	89005	4677	TENNESSEE RURAL HLTH GRP	129,967,354	50,352	16,002,055	12,472
Trustmark Ins Co	61425	276	TRUSTMARK MUT HOLDING CO GRP	10,715	5	0	0
Tufts Ins Co Inc	60117	4742	POINT32HEALTH INC GRP	31,312,993	11,597	5,951,272	4,437
UCare Hlth Inc	12924	4380	UCARE GRP	0	0	295,039	222

2021 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
UCare MN	52629	4380	UCARE GRP	36,097	11	0	0
Unicare Life & Hlth Ins Co	80314	671	ELEVANCE HLTH INC GRP	10,658,803	2,619	0	0
Unified Life Ins Co	11121			4,296,873	1,378	65,119	184
Union Fidelity Life Ins Co	62596	350	GENERAL ELECTRIC GRP	93,385	44	0	0
Union Labor Life Ins Co	69744	781	UNION LABOR GRP	161,408	89	0	0
Union Security Ins Co	70408	306	CUNA MUT GRP	698,245	398	15,703,551	10,971
United Amer Ins Co	92916	290	GLOBE LIFE INC GRP	221,440,994	93,658	126,415,469	68,935
United Farm Family Life Ins Co	69892	542	INDIANA FARM BUREAU GRP	40,880	58	0	0
United Heritage Life Ins Co	63983	2878	UNITED HERITAGE MUT GRP	862	1	0	0
United Hlthcare Ins Co Of NY	60093	707	UNITEDHEALTH GRP	871,719,804	277,939	221,551,250	88,500
United Hlthcare of AL Inc	95784	707	UNITEDHEALTH GRP	611,621	195	0	0
United Hlthcare of AZ Inc	96016	707	UNITEDHEALTH GRP	6,401	4	0	0
United Ins Co Of Amer	69930	215	KEMPER CORP GRP	0	156,937	6,290,773	4,331
United Natl Life Ins Co Of Amer	92703	687	GUARANTEE TRUST GRP	3,317,083	826	0	0
United Of Omaha Life Ins Co	69868	261	MUTUAL OF OMAHA GRP	749,557,444	201,923	73,963,807	46,497
United Security Assur Co Of PA	42129			13,305	0	0	0
United States Fire Ins Co	21113	158	FAIRFAX FIN GRP	0	0	5,545,373	3,440
United World Life Ins Co	72850	261	MUTUAL OF OMAHA GRP	401,510,762	146,358	303,257,775	209,002
UnitedHealthcare Ins Co	79413	707	UNITEDHEALTH GRP	8,501,454,173	2,984,128	1,767,218,665	1,038,193
UnitedHealthcare Ins Co of Amer	84549	707	UNITEDHEALTH GRP	0	0	1,662,019	3,734
Universal Fidelity Life Ins Co	70122	4989	SENECA INTL LTD GRP	4,742,771	1,512	245,783	174
Upmc Hlth Benefits Inc	11018	1324	UPMC HLTH SYSTEM GRP	235,427	99	32,836	14
US Hlth & Life Ins Co Inc	97772			4,346	1	0	0
USAA Life Ins Co	69663	200	UNITED SERV AUTOMOBILE ASSN GRP	320,173,826	111,271	87,250,961	44,749
US Able Life	94358	876	ARKANSAS BCBS GRP	20,395	3	0	0
US Able Mut Ins Co	83470	876	ARKANSAS BCBS GRP	245,166,342	97,504	34,226,149	22,045

2021 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
UTMB Hlth Plans Inc	95764			383,640	115	0	0
Voya Retirement Ins & Ann Co	86509	4832	VOYA FINANCIAL GRP	2,042	1	0	0
Washington Natl Ins Co	70319	233	CNO FINANCIAL GRP	27,203,104	7,091	0	0
Wellmark Inc	88848	770	WELLMARK INC GRP	379,033,885	130,305	68,767,293	38,789
Wellmark Of SD Inc	60128	770	WELLMARK INC GRP	49,942,609	16,984	11,998,960	7,240
Western Catholic Union	57711			1,625,045	514	42,966	24
Western United Life Assur Co	85189	1117	MANHATTAN LIFE GRP	16,749,589	7,722	29,007,517	14,223
Wilcac Life Ins Co	62413	4213	WILTON RE GRP	396,330	113	0	0
Wisconsin Physicians Serv Ins Corp	53139	68	WISCONSIN PHYSICIANS SERV INS GRP	120,247,145	31,522	42,078,056	22,119
WMI Mut Ins Co	68420			314,830	111	183,677	132
WPS Hlth Plan Inc	10159	68	WISCONSIN PHYSICIANS SERV INS GRP	60,256	10	0	0

SAMPLE MEDICARE SUPPLEMENT INSURANCE EXHIBIT

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2021
(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 2018			Policies Issued in 2019, 2020, 2021				
										11 Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	16 Incurred Claims		18 Number of Covered Lives	
										12 Premiums Earned	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"