West Virginia Offices of the Insurance Commissioner

Accident and Health Insurance 2025 Market Report

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I. Introduction

Featured in this report is a comparison between the 2025 and 2024 health insurance markets. The market is a continual paradigm of change since the passage of the Patient Protection and Affordable Care Act (PPACA), commonly referred to as the Affordable Care Act (ACA). This report will provide an overview of the ACA and other lines of private health and accident insurance that are regulated by the West Virginia Offices of the Insurance Commissioner (WVOIC).

There are two basic types of Health Insurance Coverage: private and public. Private health insurance is offered by insurance companies to individuals and businesses. Public health insurance is offered by government agencies to public employees, lower income individuals, and the elderly population. The WVOIC regulates Private Health Insurance, except group self-insured plans. The group self-insured plans are regulated by the Federal Government under The Employee Retirement Income

Security Act of 1974 (ERISA). ERISA preempts state laws and regulations in most scenarios.

II. Comprehensive Major Medical Coverage

The Patient Protection and Affordable Care Act

The ACA was signed into United States federal law on March 23, 2010. The law introduced mandates, subsidies, and insurance marketplaces. The ACA requires insurance companies to cover all applicants within minimum standards and offer rates regardless of pre-existing conditions or gender.

Some of the significant reforms of the ACA are:

- Guaranteed issue – prohibits insurers from denying coverage to individuals due to pre-existing conditions, and it requires insurance companies to offer the same premium price to all applicants of the same age and geographical location without regard to gender. The only condition a policy can be additionally rated for is tobacco use.
- Essential Health Benefits (EHBs) for insurance policies are established. The ten benefits include:
    - ~ Ambulatory patient services
    - ~ Emergency services
    - ~ Hospitalization
    - ~ Maternity and newborn care
    - ~ Mental health and substance use disorder services, including behavioral health treatment
    - ~ Prescription drugs
    - ~ Rehabilitative and habilitative services and devices
    - ~ Laboratory services
    - ~ Preventative and wellness services and chronic disease management
    - ~ Pediatric services, including dental and vision care (pediatric oral services may be provided by a stand-alone plan)
- Policies having the EHBs and meeting the other guidelines of the ACA are called “Qualified Health Plans” (QHPs).

- Advanced Premium Tax Credits (APTC) can be received to help individuals pay their health insurance premium. The APTC can be available to individuals and families whose incomes are between 100% and 400% of the federal poverty level (FPL), and they can enroll at www.Healthcare.gov. The FPL changes annually before open enrollment.
- People eligible for APTCs may also be eligible for cost-sharing reductions (CSRs). The CSRs are available to people with a household income up to 250% of the poverty level. The CSRs reduce the out-of-pocket maximum by lowering the deductible and co-payments only on a Silver plan. A Silver plan is one of the four metal levels: Platinum, Gold, Silver and Bronze. The Silver plans are the most common choice of Marketplace shoppers. They have a moderate monthly premium and moderate costs when you need care.
- Dependents, regardless if married, a student, or no longer living with their parents, are eligible to remain on their parents' insurance until the age of 26.
- Insurance companies cannot impose a lifetime dollar limit on EHBs. Insurance companies are prohibited from charging co-payments, co-insurance, or deductibles for preventative care with a Level A or B rating from the United States Prevention Services Task Force (USPSTF).
- An employer mandate is in effect for businesses employing fifty or more full-time equivalent employees. If the business does not offer health insurance or does not offer affordable health insurance and their employees buy health insurance and receive an APTC, then the business will pay a tax penalty.

Partnership State

West Virginia is a "Partnership State", meaning that the State has chosen to take on the functionalities of Consumer Assistance (education and outreach) and Plan Management (policy form and rate approval) related to the Marketplace.

As a Partnership State, West Virginia consumers experience "The Marketplace" as an online portal at www.Healthcare.gov to compare information on available health plan options, enroll in health plans, and receive APTCs and CSRs if financially eligible.

Consumer Assistance

The Consumer Assistance function required the State to develop an In-Person Assistance (IPA) Program to help individuals with the enrollment process. Although the formal program is no longer funded, trained in-person assistance through Certified Application Counselors (CAC) can be found in local Federally Qualified

Health Centers, hospitals and some community organizations. The federal government continues to fund the Navigator Program for in-person assistance. West Virginia has a statewide navigator, First Choice Services. The assister/navigator service is impartial and free to consumers. In addition, licensed health insurance agents and brokers may enroll individuals, small employers, and employees in coverage. Federal and state training and certification requirements apply to agents, brokers, navigators, and CACs who enroll or assist consumers in the Marketplace.

The OIC has a Consumer Services Division that is available to help consumers with questions or complaints about their health insurance, plus any other type of insurance a consumer may have. They may be contacted at 1-888-879-9842 or OICConsumerServices@wv.gov. You may view additional information on our website at https://www.wvinsurance.gov/.

Plan Management

West Virginia is a prior approval state. A prior approval state requires insurance companies to file their rates, forms, rules, and advertising and receive approval from the state before implementing. W. Va. Code §33-6-8, 33-15-1b & 33-16B-1, is the primary authority for West Virginia to review and recommend Qualified Health Plans (QHPs) for certification.

West Virginia Marketplace Enrollment

The ACA only allows enrollment during the Open Enrollment Period (OE) for each plan year, unless an individual has a qualifying event that allows for a "Special Enrollment Period" (SEP). The Open Enrollment Period runs from November 1 to December 15 annually.

West Virginia has two insurance companies offering plans on the Marketplace: CareSource and Highmark West Virginia.

Shown in the following chart are the enrollment numbers for individuals that enrolled directly through Healthcare.gov for a Marketplace Plan in West Virginia.

	2025	2024	2023	2022	2021	2020	2019
Received Advanced Premium Tax Credits (APTC)	98%	98%	96%	94%	90%	87%	88%

Received Cost Sharing Reduction (CSR) Payments*	39%	40%	32%	37%	47%	46%	48%
Did not receive premium assistance	2%	2%	4%	6%	10%	13%	12%
Total Enrollment	64,252	52,741	51,046	23,037	17,217	20,066	22,599

* All that received CSRs also received APTCs

West Virginia expanded their Medicaid program under the ACA. This has increased the number of West Virginians on Medicaid by approximately 160,000. Medicaid is regulated by the West Virginia Department of Health and Human Resources. For more information about Medicaid and the West Virginia expansion, please click here.

Shown in the following tables are Care snapshots of the Health Insurance Market in 2025 and 2024; additional years are in the appendix. The top 10 insurance carriers are listed for each line of health insurance (if at least ten insurance companies offered coverage in the year illustrated).

The National Association of Insurance Commissioners (NAIC) *Group Code* is the code for the parent company, and the NAIC *Company Code (CoCode)* is the code for the company writing business.

Earned Premium is the portion of the insured's premium allocated to the insurance company's loss experience, expenses, and profit at yearend. If the amount is negative, the company did not profit in this line of business.

Covered Lives are the total number of lives insured, including dependents under an individual policy and group certificates as of the yearend. If the amount is zero, then no policies were written in that year, only premiums or expenses were calculated.

Other is the total number of other insurance companies writing business not listed in the top 10.

Individual Comprehensive Major Medical

2025 Top 10 Carriers of Individual Major Medical					
Group Code	**Cocode**	**Name**		**Earned Premium**	**Covered Lives**
812	54828	Highmark West Virginia Inc.	$	723,679,862	44,452
3683	15728	CareSource W VA Co	$	153,159,781	11,362
707	62286	Golden Rule Ins Co	$	2,411,735	226
1297	95677	The Hlth Plan of WVA Inc	$	492,632	40
241	65978	Metropolitan Life Ins Co	$	40,798	14
5016	11121	Unified Life Ins Co	$	6,916	-
901	67369	Cigna Hlth & Life Ins Co	$	1,337	2
-	58033	Knights of Columbus	$	445	2
565	62235	Unum Life Ins Co of America	$	220	-
5115	70106	United States Life Ins Co in the City of NY	$	198	1
		Other 75 Companies	$	181	-
			$	879,794,105	56,099

2024 Top 8 Carriers of Individual Major Medical					
Group Code	**Cocode**	**Name**		**Earned Premium**	**Covered Lives**
812	54828	Highmark West Virginia Inc.	$	474,560,288	33,856
3683	15728	CareSource W VA Co	$	221,133,596	24,874
707	62286	Golden Rule Ins Co	$	2,776,364	307
1297	95677	The Hlth Plan of WVA Inc	$	543,866	47
241	65978	Metropolitan Life Ins Co	$	60,060	17
5016	11121	Unified Life Ins Co	$	3,421	-
901	67369	Cigna Hlth & Life Ins Co	$	1,337	2
520	78743	New Era Life Ins Co	$	726	1
		Other 75 Companies	$	-	1
			$	699,080,102	59,107

Small Group Comprehensive Major Medical

2025 Top 6 Carriers of Small Group Major Medical					
Group Code	**Cocode**	**Name**		**Earned Premium**	**Covered Lives**
812	54828	Highmark West Virginia Inc.	$	231,020,314	23,135
1297	95677	The Hlth Plan of WVA Inc	$	7,705,902	771
707	79413	UnitedHealthcare Ins Co	$	7,029,262	647
707	96940	Optimum Choice Inc	$	1,926,799	30
1297	60016	THP Ins Co	$	1,143,542	168
1	60054	Aetna Life Ins Co	$	88,211	-
		Other 85 Companies	$	-	-
			$	248,914,030	24,751

2024 Top 6 Carriers of Small Group Major Medical					
Group Code	**Cocode**	**Name**		**Earned Premium**	**Covered Lives**
812	54828	Highmark West Virginia Inc.	$	222,929,373	23,427
707	79413	UnitedHealthcare Ins Co	$	10,116,332	751
1297	95677	The Hlth Plan of WVA Inc	$	7,962,716	718
1297	60016	THP Ins Co	$	1,898,654	105
707	96940	Optimum Choice Inc	$	767,429	71
1	60054	Aetna Life Ins Co	$	33,708	-
		Other 85 Companies	$	-	-
			$	243,708,212	25,072

Large Group Comprehensive Major Medical

2025 Top 9 Carriers of Large Group Major Medical					
Group Code	**Cocode**	**Name**		**Earned Premium**	**Covered Lives**
812	54828	Highmark West Virginia Inc.	$	988,648,191	94,936
1297	95677	The Hlth Plan of WVA Inc	$	93,164,902	14,812
707	79413	UnitedHealthcare Ins Co	$	13,076,638	1,072
1	60054	Aetna Life Ins Co	$	11,674,705	1,586
901	67369	Cigna Hlth & Life Ins Co	$	8,061,851	1,078
707	96940	Optimum Choice Inc	$	1,548,762	234
1	95109	Aetna Hlth Inc PA Corp	$	1,069,163	157
1297	60016	THP Ins Co	$	253,224	6
5115	70106	United States Life Ins Co in the City of NY	$	74,843	60
		Other 85 Companies	$	-	-
			$	1,117,572,279	113,941

2024 Top 8 Carriers of Large Group Major Medical					
Group Code	**Cocode**	**Name**		**Earned Premium**	**Covered Lives**
812	54828	Highmark West Virginia Inc.	$	951,449,117	101,740
1297	95677	The Hlth Plan of WVA Inc	$	99,774,239	16,611
1	60054	Aetna Life Ins Co	$	16,889,605	1,663
901	67369	Cigna Hlth & Life Ins Co	$	13,997,820	1,647
707	79413	UnitedHealthcare Ins Co	$	11,362,595	987
1297	60016	THP Ins Co	$	8,179,197	555
1	95109	Aetna Hlth Inc PA Corp	$	1,434,212	90
707	96940	Optimum Choice Inc	$	1,037,871	152
		Other 85 Companies	$	(44,053)	60
			$	1,104,080,603	123,505

III. PUBLIC EMPLOYEES INSURANCE AGENCY (PEIA)

The West Virginia PEIA was established under the Public Employees Insurance Act of 1971 to provide hospital, surgical, group major medical, prescription drug, group life, and accidental death and dismemberment insurance coverage to eligible employees; and to establish and promulgate rules for the administration of these plans. Benefits are made available to all active employees of the State of West Virginia and various related State agencies and local governments. Participants may elect health insurance coverage through a fully self-insured preferred provider benefit plan (PPB) or through external managed care organizations (MCO). For revenue, PEIA relies almost solely on the premiums paid directly by its participating employers and employees.

Type of Plan	2024 Covered Lives	2025 Covered Lives
PEIA PPB Plan	153,394	137,157
PEIA Managed Care with a Private Insurance Plan	14,293	14,417
PEIA Retirees on Medicare Advantage Plans	52,381	62,117
Total Lives Covered on all Plans	220,068	213,691

IV. MEDICARE COVERAGE

Medicare is the national health insurance program for people age 65 or older, or under age 65 with disabilities and people with End-Stage Renal Disease (ESRD), which is permanent kidney failure requiring dialysis or kidney transplant. ***ONLY the Medicare Supplement is regulated by WVOIC***.

Medicare Part A is government-provided hospital insurance under Medicare that helps cover inpatient care in hospitals, skilled nursing facilities, hospice, and home health care. There is usually no cost for Part A coverage; it is referred to as "Premium Free Part A". If you are required to pay a premium for Part A, it can cost up to $422 monthly. This may apply if you and your spouse have not worked or only paid into Medicare for a minimum number of quarters.

Medicare Part B is optional government-provided medical insurance under Medicare that helps cover medically necessary services like doctors' services, outpatient care, durable medical equipment, home health services and other medical

services, along with some preventive services. Unlike Part A, Part B requires covered individuals to pay premiums.

Medicare Part C or Medicare Advantage is a private company alternative to the original Medicare plan. Medicare Advantage plans provide care under contract to Medicare. They may provide benefits like coordination of care or reducing out-of-pocket expenses. Some plans may offer additional benefits, such as prescription drugs. There are two types of Medicare Advantage plans: Medicare Managed Care Plan and Medicare Private Fee-for-Service plans.

Medicare Part D is optional prescription drug coverage under Medicare. Part D may be offered as a benefit under Medicare Parts A, B, or C or under a stand-alone private policy.

Medicare Supplement or Medigap Policy is a private sector health plan filling gaps in Medicare Part A and B coverage that arise from deductibles, copays, and exclusions. Medicare Supplement plans must meet one of a set of defined benefit schedules and only one plan may be sold to any individual. These plans are regulated both by the state and the federal government. Medicare Supplements are regulated under WV Code §33-16-3d and WV Code §33-28-5b.

For more information contact the Consumer Service Division of the West Virginia Offices of the Insurance Commissioner at (888) 879-9842 or The West Virginia State Health Insurance Assistance Program (SHIP) at (877) 987-4463, or your insurance agent or insurance company.

Medicare Supplement Policies

2025 Top 10 Carriers of Medicare Supplements					
Group Code	**Cocode**	**Name**		**Earned Premium**	**Covered Lives**
707	79413	UnitedHealthcare Ins Co	$	90,134,277	25,691
812	54828	Highmark West Virginia Inc.	$	20,678,063	6,444
1	12321	American Continental Ins Co	$	11,997,141	4,683
261	72850	United World Life Ins Co	$	11,405,720	4,031
261	13100	Omaha Ins Co	$	11,390,378	2,836
261	71412	Mutual of Omaha Ins Co	$	8,976,531	5,668
119	73288	Humana Ins Co	$	6,667,555	2,048
1	78700	Aetna Hlth & Life Ins Co	$	6,057,156	1,495
1	68500	Continental Life Ins Co Brentwood	$	5,996,949	1,256
176	25178	State Farm Mut Auto Ins Co	$	5,870,756	1,786
		Other 92 Companies	$	50,388,585	19,177
			$	229,563,111	75,115

2024 Top 10 Carriers of Medicare Supplements					
Group Code	**Cocode**	**Name**		**Earned Premium**	**Covered Lives**
707	79413	UnitedHealthcare Ins Co	$	90,476,796	27,663
812	54828	Highmark West Virginia Inc.	$	19,855,829	6,374
261	13100	Omaha Ins Co	$	11,705,257	3,248
1	12321	American Continental Ins Co	$	11,574,117	5,407
261	72850	United World Life Ins Co	$	11,419,594	4,726
1	68500	Continental Life Ins Co Brentwood	$	6,487,755	1,417
119	73288	Humana Ins Co	$	6,403,753	2,188
1	78700	Aetna Hlth & Life Ins Co	$	6,226,703	1,727
261	71412	Mutual of Omaha Ins Co	$	5,817,046	4,482
917	88366	American Retirement Life Ins Co	$	5,635,097	1,637
		Other 92 Companies	$	47,882,424	18,057
			$	223,484,371	76,926

V. Long-Term Care Coverage

Long-term care (LTC) insurance is different from medical or health insurance because it generally helps one live as they live now instead of improving or correcting medical problems. This type of insurance will pay or reimburse one for some or all long-term care costs. It was first introduced as nursing home insurance but now often covers services in other facilities, home health and care management services.

Longevity and persistency actuarial assumptions on early LTC products have proven to be very inaccurate. Insurers underestimated how long people would live. As it became apparent the actuarial longevity estimates were wrong, the solution of choice seemed to be to raise rates. Another assumption made by actuaries related to persistency – actuaries assumed many people would drop their coverage over time. This proved not to be the case, as dropping a policy meant the consumer would receive nothing in return for premiums paid. An additional unknown was the extent of the incidence of cognitive memory disorders such as Alzheimer's disease. People can live for a long time with Alzheimer's disease and similar memory challenges.

The NAIC has formed a task force focused on long-term care insurance market stability. While the West Virginia Offices of the Insurance Commissioner has worked closely with consumers and insurance companies for affordable options in long-term care insurance, this task force will provide a new opportunity to address critical issues related to long term care. West Virginia is an active participant with this task force.

The task force was formed to: 1) evaluate the sufficiency of actuarial valuation standards; 2) evaluate the sufficiency of current financial reporting; 3) assess regulatory considerations on rate increase requests on blocks of business to identify common elements for achieving greater transparency and predictability; and 4) consider product innovations and potential state and federal solutions for stabilizing the LTC market.

WVOIC regulates long-term care insurance under WV Code §33-15A. To learn more about Long-term care insurance please click here for the NAIC Shopper's Guide.

Individual Long-Term Care Exhibits

2025 Top 10 Carriers of Individual Long-Term Care					
Group Code	**Cocode**	**Name**		**Earned Premium**	**Covered Lives**
860	69000	Northwestern Long Term Care Ins Co	$	5,497,236	1,641
4011	70025	Genworth Life Ins Co	$	5,416,442	2,528
904	65838	John Hancock Life Ins Co USA	$	1,621,964	714
233	61263	Bankers Life & Cas Co	$	1,438,224	928
261	71412	Mutual of Omaha Ins Co	$	1,342,232	519
241	65978	Metropolitan Life Ins Co	$	1,143,487	602
826	66915	New York Life Ins Co	$	975,786	382
176	25178	State Farm Mut Auto Ins Co	$	782,970	386
4	65005	RiverSource Life Ins Co	$	743,744	332
304	68241	Prudential Ins Co of Amer	$	418,104	134
		Other 74 Companies	$	2,803,225	2,046
			$	22,183,414	10,212

2024 Top 10 Carriers of Individual Long-Term Care					
Group Code	**Cocode**	**Name**		**Earned Premium**	**Covered Lives**
4011	70025	Genworth Life Ins Co	$	5,595,161	2,675
860	69000	Northwestern Long Term Care Ins Co	$	5,260,549	1,642
904	65838	John Hancock Life Ins Co USA	$	2,065,700	754
241	65978	Metropolitan Life Ins Co	$	1,368,065	622
233	61263	Bankers Life & Cas Co	$	1,323,454	827
261	71412	Mutual of Omaha Ins Co	$	1,286,873	517
826	66915	New York Life Ins Co	$	945,981	387
176	25178	State Farm Mut Auto Ins Co	$	827,154	42
4	65005	RiverSource Life Ins Co	$	814,638	362
435	65935	Massachusetts Mut Life Ins Co	$	494,219	243
		Other 74 Companies	$	4,608,915	2,542
			$	24,590,709	10,613

VI. Other Healthcare Insurance Products

Dental Insurance provides only dental coverage issued as stand-alone dental or as a rider to a medical policy that is not related to the medical policy through deductibles or out-of-pocket limits.

2025 Top 10 Dental Carriers in West Virginia

Group Code	Cocode	Name		Earned Premium	Covered Lives
241	65978	Metropolitan Life Ins Co	$	10,569,829	50,864
429	64246	Guardian Life Ins Co of Amer	$	8,159,642	35,745
2479	12329	Delta Dental of W VA	$	7,844,455	24,150
332	61271	Principal Life Ins Co	$	5,889,010	19,271
901	67369	Cigna Hlth & Life Ins Co	$	5,101,161	14,693
812	54828	Highmark West Virginia Inc.	$	4,526,089	15,074
707	79413	UnitedHealthcare Ins Co	$	1,949,779	7,457
261	69868	United of Omaha Life Ins Co	$	1,947,675	5,533
-	61921	Citizens Security Life Ins Co	$	1,666,190	2,347
812	85766	United Concordia Ins Co	$	1,644,820	6,234
		Other 49 Companies	$	8,841,882	23,559
			$	58,140,532	204,927

2024 Top 10 Dental Carriers in West Virginia

Group Code	Cocode	Name		Earned Premium	Covered Lives
241	65978	Metropolitan Life Ins Co	$	15,703,910	55,241
2479	12329	Delta Dental of W VA	$	10,145,885	25,044
812	54828	Highmark West Virginia Inc.	$	9,756,132	-
429	64246	Guardian Life Ins Co of Amer	$	7,826,508	33,282
332	61271	Principal Life Ins Co	$	5,689,851	18,002
901	67369	Cigna Hlth & Life Ins Co	$	4,961,114	14,319
812	85766	United Concordia Ins Co	$	4,098,830	13,851
-	61921	Citizens Security Life Ins Co	$	1,539,541	2,320
477	61700	Renaissance Life & Hlth Ins Co of Am	$	1,493,130	3,831
707	79413	UnitedHealthcare Ins Co	$	1,457,058	5,907
		Other 49 Companies	$	8,159,761	22,744
			$	70,831,720	194,541

Vision Insurance provides only vision coverage issued as stand-alone vision or as a rider to a medical policy that is not related to the medical policy through deductibles or out-of-pocket limits.

2025 Top 10 Vision Carriers in West Virginia					
Group Code	**Cocode**	**Name**		**Earned Premium**	**Covered Lives**
1189	39616	Vision Serv Plan Ins Co	$	7,451,057	108,860
119	73288	Humana Ins Co	$	6,719,832	95,073
241	65978	Metropolitan Life Ins Co	$	2,310,237	11,631
429	64246	Guardian Life Ins Co of Amer	$	2,061,521	26,117
332	61271	Principal Life Ins Co	$	1,218,740	18,358
451	71870	Fidelity Security Life Ins Co	$	756,685	10,500
-	61921	Citizens Security Life Ins Co	$	648,480	2,258
707	79413	UnitedHealthcare Ins Co	$	476,760	7,863
261	69868	United of Omaha Life Ins Co	$	457,042	5,678
477	61700	Renaissance Life & Hlth Ins Co of Am	$	343,202	4,376
		Other 45 Companies	$	1,394,510	17,852
			$	23,838,066	308,566

2024 Top 10 Vision Carriers in West Virginia					
Group Code	**Cocode**	**Name**		**Earned Premium**	**Covered Lives**
119	73288	Humana Ins Co	$	6,632,184	94,164
241	65978	Metropolitan Life Ins Co	$	4,248,302	13,575
1189	39616	Vision Serv Plan Ins Co	$	4,101,114	59,801
812	54828	Highmark West Virginia Inc.	$	2,975,981	13
332	61271	Principal Life Ins Co	$	1,169,602	17,103
451	71870	Fidelity Security Life Ins Co	$	832,601	15,355
-	61921	Citizens Security Life Ins Co	$	614,839	2,229
707	79413	UnitedHealthcare Ins Co	$	391,029	6,625
477	61700	Renaissance Life & Hlth Ins Co of Am	$	382,425	4,912
901	67369	Cigna Hlth & Life Ins Co	$	279,582	4,910
		Other 45 Companies	$	1,192,377	15,722
			$	22,820,036	234,409

Short Term Limited Duration Medical Plans

Short term medical plans are not comprehensive major medical. The plan is intended to provide consumers and covered dependents with some basic insurance coverage that is capped at a specific amount for specific services. This type of plan will not cover pre-existing conditions. These plans do not meet the requirements of the ACA.

For additional information on this type of plan, please review our *Qualified Health Plan versus Short-Term Plan Brochure.*

Disability Income

Provides payment of income benefits when a person's income is reduced or eliminated because of an illness or injury incurred while the policy was in force. The benefit is in proportion to the amount of lost income or total policy benefit.

2025 Top 10 Disability Carriers in West Virginia (Long Term & Short Term)

Group Code	Cocode	Name		Earned Premium	Covered Lives
826	65498	Life Ins Co of N Amer	$	16,879,544	59,256
20	65676	Lincoln Natl Life Ins Co	$	16,067,636	17,048
860	67091	Northwestern Mut Life Ins Co	$	12,502,488	8,158
241	65978	Metropolitan Life Ins Co	$	10,011,148	31,978
304	68241	Prudential Ins Co of Amer	$	7,827,329	31,470
565	62235	Unum Life Ins Co of America	$	6,708,607	14,321
330	60410	American Fidelity Assur Co	$	6,662,228	9,297
370	60380	American Family Life Asur Co of Col	$	6,537,748	8,878
261	69868	United of Omaha Life Ins Co	$	6,111,452	25,492
332	61271	Principal Life Ins Co	$	5,546,664	9,981
		Other 44 Companies	$	24,510,584	70,033
			$	119,365,428	285,912

2024 Top 10 Disability Carriers in West Virginia (Long Term & Short Term)

Group Code	Cocode	Name		Earned Premium	Covered Lives
20	65676	Lincoln Natl Life Ins Co	$	15,261,111	18,579
860	67091	Northwestern Mut Life Ins Co	$	12,075,764	9,764
241	65978	Metropolitan Life Ins Co	$	8,660,642	27,138
304	68241	Prudential Ins Co of Amer	$	8,369,440	28,468
370	60380	American Family Life Asur Co of Col	$	6,748,866	8,666
565	62235	Unum Life Ins Co of America	$	6,665,558	15,453
826	65498	Life Ins Co of N Amer	$	6,544,690	52,203
1348	69019	Standard Ins Co	$	6,524,819	9,605
91	70815	Hartford Life & Accident Ins Co	$	6,263,193	21,063
330	60410	American Fidelity Assur Co	$	6,147,140	8,853
		Other 44 Companies	$	24,028,697	75,570
			$	107,289,920	275,362

Healthcare Sharing Ministries

The HCSM concept began in the Amish and Mennonite communities more than a century ago. HCSM is the concept of sharing medical needs and expenses among a group of individuals with the same religious beliefs. This has now expanded to groups that share the principles of individual responsibility for their own health and of helping others in need. The HCSMs are **not** insurance.

HCSM plans offer significantly fewer protections than ACA-compliant health insurance. The following are highlights of some plan features that are common among the HCSM plans.

- Plans have maximum dollar limits generally between $125,000 and $250,000 per incident.
- Prescription drugs are excluded.
- Preventative services excluded.
- Have a pre-existing condition exclusion.
- Have moral guidelines and may refuse to cover any claim that is in violation of the guidelines, including pregnancy outside of marriage and diseases related to alcohol or drug use.
- No formal appeal process for claim denials.
- Members are self-paid and must pay providers upfront then be reimbursed.
- HCSM policies do not guarantee payment of claims and are not insurance.

VII. 2025 Summary of Health Legislation

Senate Bill 291 – Relating to mental health parity (Effective June 5, 2020)
This legislation requires, for any insurance policy, contract, plan, or agreement that is issued or renewed after January 1, 2021, health insurance companies to provide parity regarding coverage for (1) behavioral health, mental health, and substance use disorders; and (2) medical and surgical procedures. The bill mandates that health insurers comply with federal regulations concerning financial requirements and quantitative treatment limitations and may not apply any nonquantitative treatment limitations to benefits for behavioral health, mental health, and substance use disorders that are not applied to medical and surgical benefits within the same classification of benefits. Applicable insurers must have procedures to authorize treatment with a nonparticipating provider if a covered service related to behavioral health, mental health, and substance use disorders is not available within established time and distance standards and within a reasonable period after service is requested. The same coinsurance, deductible, or copayment requirements apply as

if the service was provided by a participating provider, and at no greater cost to the covered person than if the services were obtained from a participating provider.

114 CSR 99 - Pharmacy Auditing Entities and Pharmacy Benefit Managers
This rule is in response to Senate Bill 489 (2019). The purpose of the 2019 legislation was to provide for additional regulatory oversight of pharmacy benefit managers (PBMs). The legislation included provisions both permitting and requiring the OIC to promulgate rules to implement the provisions of the law. The adopted rule sets forth requirements pertaining to licensing, fees, application, financial standards and reporting with respect to PBMs, as well as the penalties or fines concerning any violation of Senate Bill 489 or the rule for both PBMs and pharmacy auditing entities.

Senate Bill 787 – Relating to the provision of insurance coverage benefits to pharmacists for rendered care (Effective June 5, 2020)
This legislation requires insurance coverage for pharmacist care. More specifically, for health plans, policies, contracts, or agreements issued, amended, adjusted, or renewed on or after January 1, 2021, benefits may not be denied for any health care service performed by a pharmacist licensed under W. Va. Code §30-5-1 et seq. if: (1) The service performed was within the lawful scope of the pharmacist's license; (2) The plan would have provided benefits if the service had been performed by another health care provider; and (3) The pharmacist is included in the plan's network of participating providers. The bill further requires a health plan to include an adequate number of pharmacists in its network of participating health care providers.

House Bill 4061 – Relating to the Health Benefit Plan Network Access and Adequacy Act (Effective June 5, 2020)
This legislation enacts the Health Benefit Plan Network Access and Adequacy Act and requires the honoring of an assignment of certain benefits in dental care insurance programs. The bill requires a health insurer that maintains a network of health care providers for its insureds to ensure that the network is sufficient in numbers and has appropriate types of providers for all covered services to be accessible without unreasonable travel or delay. An insurer must file an access plan so that the Insurance Commissioner may evaluate the insurer's network. The access plan must meet certain criteria set forth in the bill. Along with the access plan, an insurer must provide the Commissioner with sample contract forms proposed for use with its participating providers. If an insurer has an insufficient network, the insurer must have a process to assure that a covered person obtains a covered benefit at an in-network level of benefits. Moreover, if it is determined that an insurer has not contracted with a sufficient number of participating providers to assure that covered

persons have accessible health care services in a geographic area, the Commissioner shall require a modification to the access plan or institute a corrective action plan, as appropriate, that shall be followed by the insurer. The legislation further requires an insurer to electronically post a current and accurate provider directory, with available search functions, for each of its network plans. The provider directory should include certain information pertaining to the health care providers and facilities that are in the network. The legislation also provides that the responsibility required of insurers to monitor the offering of covered benefits to insureds may not be delegated or assigned to an intermediary. The bill additionally states that an insurer which offers dental care coverage to a covered person must honor an assignment, made in writing by the person covered under the policy, of payments due under the policy to a dentist or a dental corporation for services provided to the covered person that are covered under the policy. Upon notice of the assignment, the insurer must make payments directly to the provider of the covered services. A covered person may revoke the assignment with or without the consent of the provider. The revocation is effective when both the insurer and the provider have received a written copy of the revocation notice. An insurer must provide conspicuous notice to the covered person that the assignment of benefits is optional, and that additional payments may be required if the assigned benefits are insufficient to pay for received services.

House Bill 4543 – Relating to insurance coverage for diabetics (Effective March 7, 2020)

This bill requires insurance coverage for prescription insulin drugs used to treat diabetes. The coverage must be in place with respect to an insurance policy, plan or contract that is issued or renewed on or after July 1, 2020. The bill mandates health insurers to cover at least one type of insulin in certain categories. The cost sharing payment, which is the total amount a covered person is required to pay at the point of sale in order to receive a prescription drug, for a 30-day supply of a covered prescription insulin drug may not exceed $100 irrespective of the quantity or type of prescription insulin used to fill the covered person's prescription needs. The legislation further requires health insurers to provide coverage for the following diabetes-related equipment and supplies: blood glucose monitors, monitor supplies, injection aids, syringes, insulin infusion devices, pharmacological agents for controlling blood sugar, and orthotics. Coverage must also be provided for diabetes self-management education to ensure that persons are aware of proper self-management and treatment of their diabetes, including information on proper diets.

House Bill 4089, Relating to insurance coverage for cancer treatments (Effective June 8, 2026)

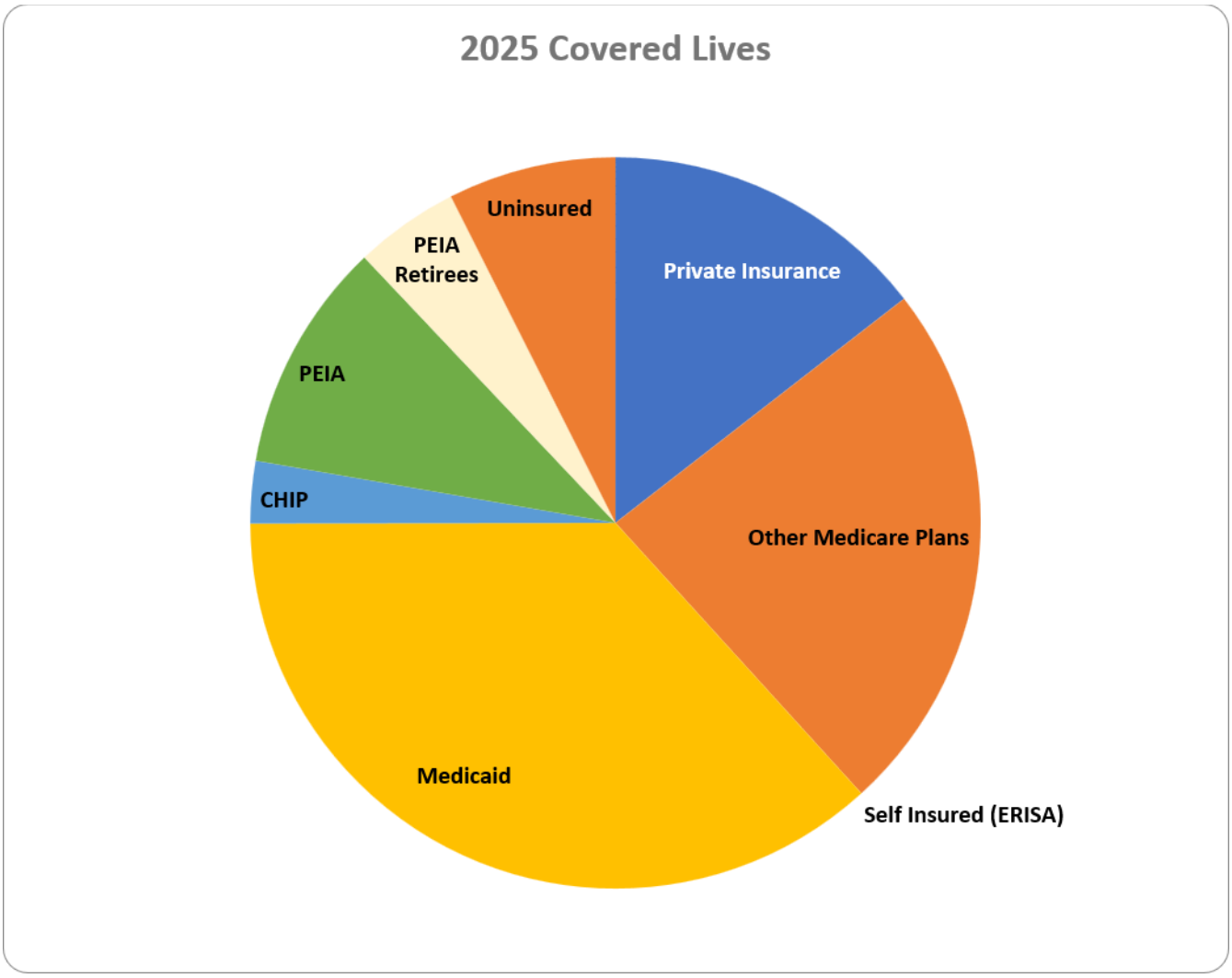
This bill, known and cited as "Jessica Huffman's Law," defines a "scalp cooling system" as any device used to cool the human scalp to prevent or reduce hair loss during cancer chemotherapy treatment, provided that such device is designed and intended for repeated use and is primarily and customarily used to serve a medical purpose. The bill requires that any insurer who delivers or issues a policy, plan, or contact that is issued or renewed on or after January 1, 2027, and provides coverage for cancer chemotherapy treatment, shall provide coverage for scalp cooling systems used in connection with cancer chemotherapy treatment. This coverage may be subject to annual deductibles and coinsurance.

The One Big Beautiful Bill Act (OBBBA) or the Big Beautiful Bill (P.L. 119-21)

Enhanced premium tax credits for ACA marketplace coverage were previously extended during the COVID-19 pandemic. Since the OBBBA did not include another extension for these subsidies, they expired at the end of 2025. Additionally, the act ends incentives created by the American Rescue Plan Act of 2021 which encouraged states to expand their Medicaid programs. Changes have also been made for low-income ACA enrollees: the act removed repayment caps for people with low incomes, and it stopped a continuous special enrollment period for those with incomes below 150% of the federal poverty line. Tax credit eligibility for noncitizens who are lawful permanent residents has been restricted as well. The Congressional Budget Office (CBO) estimates that the combined effects of these changes will lead to 16 million people becoming uninsured in 2034.

VIII. WV Public & Private Health Insurance Market

2025 Covered Lives



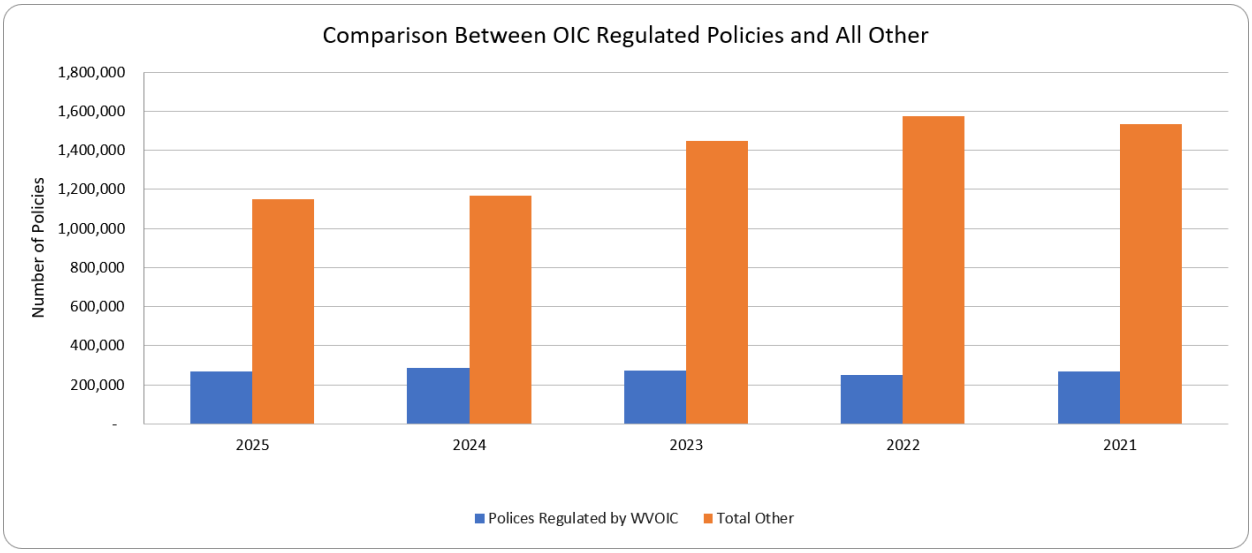
2025 Population in West Virginia: 1,766,147 (Estimate as of July 1, 2025)

(Numbers are from the references in section IX).

Comparison of Public and Private Health Insurance Number of Covered Lives

Type	2025	2024	2023	2022	2021
Private Insurance	194,791	207,684	192,480	180,339	181,133
Medicare Supplement Plans	75,115	76,926	80,575	71,935	88,584
Polices Regulated by WVOIC	269,906	284,610	273,055	252,274	269,717
Other Medicare Plans	319,082	323,808	315,444	320,760	303,530
Self-Insured (ERISA)			259,877	262,310	265,717
Medicaid	493,533	505,306	539,250	656,269	618,691
CHIP	36,933	35,570	24,485	22,672	25,231
PEIA	137,157	153,394	159,049	162,700	164,797
PEIA Retirees	62,117	52,381	52,470	52,242	52,173
Uninsured	100,000	98,600	95,722	99,600	105,800
Total Other	1,148,822	1,169,059	1,446,297	1,576,553	1,535,939
Total Reported	1,418,728	1,453,669	1,719,352	1,828,827	1,805,656
WV Population	1,766,147	1,769,979	1,770,071	1,775,156	1,785,526

*Self-insured data is typically obtained from the U.S. Department of Labor. As of the time this report was made public, federal department restructuring, research program and grant cuts, and federal staff reductions have prevented its ability to publish this information.



IX. REFERENCES

Population

https://www.census.gov/quickfacts/fact/table/WV/PST045221#PST045221

Medicare Enrollment

https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Dashboard/Medicare-Enrollment/Enrollment%20Dashboard.html

PEIA

Information provided by PEIA.

Uninsured

https://www.kff.org/uninsured/state-indicator/distribution-uninsured-nonelderly-age/?dataView=1&currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D

WV CHIP

https://chip.wv.gov/sites/default/files/2026-02/2025%20Annual%20Report_Governor%26Legislature_FINAL.pdf

Medicaid

https://bms.wv.gov/media/40869/download?inline

Health Insurance Enrollment

https://www.cms.gov/newsroom/fact-sheets/federal-health-insurance-exchange-2019-open-enrollment

Marketplace Enrollment

https://www.cms.gov/files/document/effectuated-enrollment-early-snapshot-2025-and-full-year-2024-average.pdf

OBBBA Increased in Uninsured Rate https://www.cbo.gov/system/files/2025-

06/Wyden-Pallone-Neal_Letter_6-4-25.pdf

X. TABLES OF HEALTH PRODUCTS 2019 – 2025

Summary of Tables 1 - 11

Comprehensive Health Insurance

- Table 1 – Individual Comprehensive
- Table 2 – Small Group (1-49 employees)
- Table 3 – Large Group (50 and more employees)
- Table 4 – Total Small and Large Group
- Table 5 – All Comprehensive Health (all the above combined)

Medicare

- Table 6 - Medicare Supplement

Dental Only

- Table 7 – Dental Plans

Vision Only

- Table 8 – Vision Plans

Long-Term Care Insurance

- Table 9 – Individual Long-Term Care

Disability Income

- Table 10 – Short-Term and Long-Term Disability Income

The information on the "Tables of Health Products" is from the insurance companies' annual statement filings with the NAIC.

Comments and questions about this report should be directed to:

Health Policy Division
West Virginia Offices of the Insurance Commissioner
900 Pennsylvania Avenue
Charleston, WV 25305-0540
304-414-8480
OICHealthPolicy@wv.gov

XI. Consumer Points of Contact for Health Insurance Services

Affordable Care Act (ACA)
Phone: 1-800-318-2596 or 1-855-889-4325
Website: www.hhs.gov

West Virginia Offices of the Insurance Commissioner (WVOIC)
Consumer Services Phone: 1-888-879-9842 or 304-558-4965
Consumer Services Fax: 304-558-4965
Website: www.wvinsurance.gov/Consumer_Services

State Health Insurance Assistance Programs (SHIP)
WV SHIP Counselor Phone: 304-558-3317 or 1-877-987-4463
WV SHIP Fax: 304-558-0004
Website: www.wvship.org

Centers for Medicare & Medicaid Services (CMS)
Phone: 1-800-633-4227 or 1-800-MEDICARE
Website: www.cms.gov

Children's Health Insurance Program (CHIP)
Phone: 1-877-982-2447 or 1-877-WVA-CHIP
Website: chip.wv.gov

Public Employees Insurance Agency (PEIA)
Phone: 1-888-680-7342
Website: peia.wv.gov

Summary of Tables 1-10
2021-2025

Table #	2025 Earned Premium	2025 Covered Lives	2024 Earned Premium	2024 Covered Lives	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives
1 - Individual	$ 879,794,105	56,099	$ 699,090,102	59,107	$ 412,947,184	37,261	$ 307,170,017	23,909	$ 230,276,038	20,305
2 - Small Group	$ 248,914,030	24,751	$ 243,708,212	25,072	$ 245,968,532	27,086	$ 246,437,812	28,119	$ 228,258,115	29,901
3 - Large Group	$ 1,117,572,279	113,941	$ 1,104,080,603	123,505	$ 1,033,562,480	128,133	$ 962,725,727	128,311	$ 899,807,200	130,823
4 - Total Group	$ 1,366,486,309	138,692	$ 1,347,788,815	148,577	$ 1,279,531,012	155,219	$ 1,209,163,539	156,430	$ 1,128,065,315	160,724
5 - Total Group & Individual	$ 2,246,280,414	194,791	$ 2,046,878,917	207,684	$ 1,692,478,196	192,480	$ 1,516,333,556	180,339	$ 1,358,341,353	181,029
6 - Medicare Supplement	$ 229,563,111	75,115	$ 223,484,371	76,926	$ 217,578,211	80,575	$ 189,890,394	71,935	$ 218,645,709	88,584
7 - Dental	$ 58,140,532	204,927	$ 70,831,720	194,541	$ 81,212,810	183,778	$ 75,895,690	229,615	$ 43,516,658	140,084
8 - Vision	$ 23,838,066	308,566	$ 22,820,036	234,409	$ 21,631,147	216,680	$ 19,482,320	202,879	$ 7,843,390	61,023
9 - LTC Individual	$ 22,183,414	10,212	$ 24,590,709	10,613	$ 27,295,688	13,390	$ 21,235,085	9,502	$ 26,792,869	12,905
10 - Disability Income	$ 119,365,428	285,912	$ 107,289,920	275,362	$ 116,536,603	299,636	$ 85,918,896	252,948	$ 98,981,295	270,283

Table 1: 2021-2025 Individual Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2025 Earned Premium	2025 Covered Lives	2024 Earned Premium	2024 Covered Lives	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives
812	54828	Highmark West Virginia Inc.	723,679,862	44,452	474,560,288	33,856	304,946,383	22,870				
3683	15728	CareSource W VA Co	153,159,781	11,362	221,133,596	24,874	104,396,149	13,912				
707	62286	Golden Rule Ins Co	2,411,735	226	2,776,364	307	3,143,671	396				
1297	95677	The Hlth Plan of WVA Inc	492,632	40	543,866	47	393,013	57				
241	65978	Metropolitan Life Ins Co	40,798	14	60,060	17	61,264	17				
5016	11121	Unified Life Ins Co	6,916	-	3,421	-	5,791	2				
901	67369	Cigna Hlth & Life Ins Co	1,337	2	1,337	2	1,337	2	Not Reported		Not Reported	
	58033	Knights of Columbus	445	2	444	2	-	-				
565	62235	Unum Life Ins Co of America	220	-	-	-	-	-				
5115	70106	United States Life Ins Co in the City of New York	198	1	-	1	194	-				
520	78743	New Era Life Ins Co	181	-	726	1	-	-				
901	62308	Connecticut Gen Life Ins Co	-	-	-	-	(618)	5				
		Totals	879,794,105	56,099	699,080,102	59,107	412,947,184	37,261	-	-	-	-

Table 2: 2021-2025 Small Group Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2025 Earned Premium	2025 Covered Lives	2024 Earned Premium	2024 Covered Lives	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives
812	54828	Highmark West Virginia Inc.	231,020,314	23,135	222,929,373	23,427	224,529,849	24,709	Not Reported		Not Reported	
1297	95677	The Hlth Plan of WVA Inc	7,705,902	771	7,962,716	718	5,333,508	706				
707	79413	UnitedHealthcare Ins Co	7,029,262	647	10,116,332	751	13,770,201	1,306				
707	96940	Optimum Choice Inc	1,926,799	30	767,429	71	204,819	79				
1297	60016	THP Ins Co	1,143,542	168	1,898,654	105	2,022,192	230				
1	60054	Aetna Life Ins Co	88,211	-	33,708	-	107,963	56				
		Totals	248,914,030	24,751	243,708,212	25,072	245,968,532	27,086	-	-	-	-

Table 3: 2021-2025 Large Group Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2025 Earned Premium	2025 Covered Lives	2024 Earned Premium	2024 Covered Lives	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives
812	54828	Highmark West Virginia Inc.	988,648,191	94,936	951,449,117	101,740	888,668,562	105,206	Not Reported		Not Reported	
1297	95677	The Hlth Plan of WVA Inc	93,164,902	14,812	99,774,239	16,611	91,627,947	17,066				
707	79413	UnitedHealthcare Ins Co	13,076,638	1,072	11,362,595	987	14,083,047	1,612				
1	60054	Aetna Life Ins Co	11,674,705	1,586	16,889,605	1,663	15,434,833	1,731				
901	67369	Cigna Hlth & Life Ins Co	8,061,851	1,078	13,997,820	1,647	12,713,598	1,409				
707	96940	Optimum Choice Inc	1,548,762	234	1,037,871	152	1,235,675	187				
1	95109	Aetna Hlth Inc PA Corp	1,069,163	157	1,434,212	90	2,027,786	251				
1297	60016	THP Ins Co	253,224	6	8,179,197	555	7,783,679	671				
5115	70106	United States Life Ins Co in the City of New York	74,843	60	(44,053)	60	(12,647)	-				
		Totals	1,117,572,279	113,941	1,104,080,603	123,505	1,033,562,480	128,133	-	-	-	-

Table 4: 2021-2025 Total Small & Large Group Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2025 Earned Premium	2025 Covered Lives	2024 Earned Premium	2024 Covered Lives	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives
812	54828	Highmark West Virginia Inc.	1,219,668,505	118,071	1,174,378,490	125,167	1,113,198,411	129,915	Not Reported		Not Reported	
1297	95677	The Hlth Plan of WVA Inc	100,870,804	15,583	107,736,955	17,329	96,961,455	17,772				
707	79413	UnitedHealthcare Ins Co	20,105,900	1,719	21,478,927	1,738	27,853,248	2,918				
1	60054	Aetna Life Ins Co	11,762,916	1,586	16,923,313	1,663	15,542,796	1,787				
901	67369	Cigna Hlth & Life Ins Co	8,061,851	1,078	13,997,820	1,647	12,713,598	1,409				
707	96940	Optimum Choice Inc	3,475,561	264	1,805,300	223	1,440,494	266				
1297	60016	THP Ins Co	1,396,766	174	10,077,851	660	9,805,871	901				
1	95109	Aetna Hlth Inc PA Corp	1,069,163	157	1,434,212	90	2,027,786	251				
12	70106	United States Life Ins Co in the City of New York	74,843	60	(44,053)	60	(12,647)	-				
		Totals	1,366,486,309	138,692	1,347,788,815	148,577	1,279,531,012	155,219	-	-	-	-

Table 5: 2021-2025 All Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2025 Earned Premium	2025 Covered Lives	2024 Earned Premium	2024 Covered Lives	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives
812	54828	Highmark West Virginia Inc.	1,943,348,367	162,523	1,648,938,778	159,023	1,418,144,794	152,785				
3683	15728	CareSource W VA Co	153,159,781	11,362	221,133,596	24,874	104,396,149	13,912				
1297	95677	The Hlth Plan of WVA Inc	101,363,436	15,623	108,280,821	17,376	97,354,468	17,829				
707	79413	UnitedHealthcare Ins Co	20,105,900	1,719	21,478,927	1,738	27,853,248	2,918				
1	60054	Aetna Life Ins Co	11,762,916	1,586	16,923,313	1,663	15,542,796	1,787				
901	67369	Cigna Hlth & Life Ins Co	8,063,188	1,080	13,999,157	1,649	12,714,935	1,411				
707	96940	Optimum Choice Inc	3,475,561	264	1,805,300	223	1,440,494	266				
707	62286	Golden Rule Ins Co	2,411,735	226	2,776,364	307	3,143,671	396				
1297	60016	THP Ins Co	1,396,766	174	10,077,851	660	9,805,871	901	**Not Reported**		**Not Reported**	
1	95109	Aetna Hlth Inc PA Corp	1,069,163	157	1,434,212	90	2,027,786	251				
12	70106	United States Life Ins Co in the City of New York	75,041	61	(44,053)	61	(12,453)	-				
241	65978	Metropolitan Life Ins Co	40,798	14	60,060	17	61,264	17				
5016	11121	Unified Life Ins Co	6,916	-	3,421	-	5,791	2				
	58033	Knights of Columbus	445	2	444	2	-	-				
520	78743	New Era Life Ins Co	181	-	726	1	-	-				
901	62308	Connecticut Gen Life Ins Co	-	-	-	-	(618)	5				
		Totals	2,246,280,194	194,791	2,046,868,917	207,684	1,692,478,196	192,480	-	-	-	-

Table 6: 2021-2025 Medicare Supplement Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2025 Earned Premium	2025 Covered Lives	2024 Earned Premium	2024 Covered Lives	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives
707	79413	UnitedHealthcare Ins Co	90,134,277	25,691	90,476,796	27,663	85,258,584	29,457				
812	54828	Highmark West Virginia Inc.	20,678,063	6,444	19,855,829	6,374	18,890,126	6,076				
1	12321	American Continental Ins Co	11,997,141	4,683	11,574,117	5,407	11,256,935	6,080				
261	72850	United World Life Ins Co	11,405,720	4,031	11,419,594	4,726	11,756,431	5,536				
261	13100	Omaha Ins Co	11,390,378	2,836	11,705,257	3,248	12,632,439	3,753				
261	71412	Mutual Of Omaha Ins Co	8,976,531	5,668	5,817,046	4,482	3,060,742	2,602				
119	73288	Humana Ins Co	6,667,555	2,048	6,403,753	2,188	6,353,570	2,368				
1	78700	Aetna Hlth & Life Ins Co	6,057,156	1,495	6,226,703	1,727	6,521,394	2,030				
1	68500	Continental Life Ins Co Brentwood	5,996,949	1,256	6,487,755	1,417	7,598,935	1,618				
176	25178	State Farm Mut Auto Ins Co	5,870,756	1,786	5,596,881	1,862	5,533,982	1,939				
901	88366	American Retirement Life Ins Co	5,643,092	1,436	5,635,097	1,637	5,841,879	1,861				
261	69868	United Of Omaha Life Ins Co	4,710,290	896	5,097,031	1,021	5,444,268	1,171				
1297	60016	THP Ins Co	3,491,555	1,219	3,141,880	1,148	3,019,844	1,130				
233	62065	Colonial Penn Life Ins Co	3,412,568	918	3,695,282	1,066	3,940,091	1,283				
587	71919	Bankers Fidelity Assur Co	2,331,091	716	2,599,879	845	2,721,279	966				
119	60984	Compbenefits Ins Co	1,988,025	2,037	589,421	692	123,160	170				
233	70319	Washington Natl Ins Co	1,947,762	1,050	1,066,149	718	555,429	428	Not Reported		Not Reported	
200	69663	USAA Life Ins Co	1,869,844	694	1,791,889	701	1,730,608	698				
901	67369	Cigna Hlth & Life Ins Co	1,650,555	200	1,789,927	1,151	1,331,365	973				
1	63444	Accendo Ins Co	1,264,939	652	1,273,854	752	1,273,871	890				
587	61239	Bankers Fidelity Life Ins Co	1,223,518	292	1,500,339	369	1,684,643	427				
	66214	Heartland Natl Life Ins Co	1,209,647	505	1,185,498	595	1,164,831	684				
1117	61883	ManhattanLife Ins & Ann Co	1,182,672	576	1,092,459	651	1,021,901	711				
	56014	Thrivent Financial For Lutherans	1,090,373	371	1,032,340	423	1,043,540	505				
8	82538	National Hlth Ins Co	1,078,778	646	748,523	564	423,785	365				
3527	31119	Medico Ins Co	996,938	461	855,561	449	687,653	366				
3527	79987	Medico Corp Life Ins Co	888,759	201	936,489	232	1,041,185	293				
290	91472	Globe Life & Accident Ins Co	803,996	203	794,054	239	812,644	256				
213	70769	Erie Family Life Ins Co	799,978	417	717,754	398	623,975	382				
468	86231	Transamerica Life Ins Co	794,049	326	836,812	315	925,938	348				
233	61263	Bankers Life & Cas Co	734,485	129	877,841	180	1,107,081	233				
626	62146	Combined Ins Co Of Amer	650,361	195	663,397	219	743,548	263				
3436	61581	Capitol Life Ins Co	641,088	346	648,072	408	689,020	466				

290	92916	United Amer Ins Co	586,859	242	591,385	218	700,650	256		
181	73504	Lumico Life Ins Co	532,552	234	513,627	263	533,357	301		
917	63762	Medco Containment Life Ins Co	514,242	925	804	1	-	-		
408	71773	American Natl Life Ins Co Of TX	511,648	150	454,435	-	450,540	189		
4888	62952	SILAC Ins Co	476,166	87	527,387	102	612,559	139		
1117	65870	Manhattan Life Ins Co	448,922	122	475,122	148	515,394	175		
687	64211	Guarantee Trust Life Ins Co	417,305	114	440,522	31	476,406	167		
4888	89184	Sterling Investors Life Ins Co	412,437	267	432,767	152	431,732	185		
1117	85189	Western United Life Assur Co	366,890	110	210,335	97	236,851	122		
	56499	Assured Life Assn	341,052	69	394,493	83	463,386	100		
4947	60183	S USA Life Ins Co Inc	336,387	120	329,634	120	320,616	141		
761	90611	Allianz Life Ins Co of N Amer	298,027	149	-	-	310,147	166		
836	70939	Gerber Life Ins Co	272,026	50	306,455	58	321,445	67		
901	65722	Loyal Amer Life Ins Co	260,308	158	300,644	173	352,542	204		
690	61751	Central States H & L Co Of Omaha	251,025	179	244,112	198	258,488	233		
1211	66583	National Guardian Life Ins Co	248,598	96	227,589	103	232,565	115		
3891	91642	Forethought Life Ins Co	247,675	53	267,860	60	289,565	68		
520	67784	Philadelphia Amer Life Ins Co	243,751	91	265,113	113	276,018	130		
901	61727	HealthSpring Natl Hlth Ins Co	236,217	348	31,708	17	11,446	7		
	57320	Woodmen World Life Ins Soc	232,297	220	100,199	4	-	-		
1	72052	Aetna Hlth Ins Co	212,110	114	150,987	103	102,928	90	**Not Reported**	**Not Reported**
	57657	Royal Neighbors Of Amer	178,219	30	202,634	32	229,891	38		
4903	71390	Puritan Life Ins Co of Amer	170,512	60	198,237	80	222,724	108		
306	70408	Union Security Ins Co	163,328	73	156,594	174	179,172	108		
31	82880	CSI Life Ins Co	158,153	56	156,350	61	168,822	72		
31	34274	Central States Ind Co Of Omaha	140,083	29	143,838	32	177,198	39		
449	90212	Great Southern Life Ins Co	134,722	49	123,839	53	148,349	67		
4990	86355	Standard Life & Accident Ins Co	126,229	31	113,160	36	164,800	40		
408	63657	Garden State Life Ins Co	121,930	73	139,993	73	151,477	102		
2858	81779	Individual Assur Co Life Hlth & Acc	111,920	29	109,361	33	120,024	37		
4947	68845	Shenandoah Life Ins Co	98,561	40	115,442	49	137,063	62		
1	60054	Aetna Life Ins Co	97,743	21	104,472	22	105,385	25		
449	61999	Americo Fin Life & Ann Ins Co	95,105	26	90,715	29	96,213	35		
5016	11121	Unified Life Ins Co	90,656	20	162,206	32	205,590	46		
140	66869	Nationwide Life Ins Co	85,881	19	88,549	18	111,195	23		
367	80578	Physicians Mut Ins Co	80,002	20	86,537	23	99,813	133		
707	62286	Golden Rule Ins Co	74,847	17	86,067	22	107,330	29		
332	61271	Principal Life Ins Co	68,572	15	83,240	19	110,932	23		
	69132	State Mut Ins Company	60,887	12	74,230	16	90,969	23		

4736	93734	Nassau Life & Ann Co	59,882	9	32,940	4	57,119	7			
215	69930	United Ins Co Of Amer	54,795	25	56,362	27	62,567	34			
4712	63967	Government Personnel Mut Life Ins Co	41,172	13	48,368	13	52,251	17			
901	77399	Sterling Life Ins Co	35,899	6	40,940	7	40,297	7			
1	90328	First Hlth Life & Hlth Ins Co	31,622	12	27,560	11	34,571	14			
3436	68543	Liberty Bankers Life Ins Co.	30,378	8	33,546	10	27,560	10			
	71404	Continental Gen Ins Co	30,358	43	198,021	53	230,180	64			
730	68462	Reserve Natl Ins Co	25,471	9	27,285	12	30,379	15			
370	60380	American Family Life Assur Co of Col	23,760	4	44,996	6	45,033	7			
901	67903	Provident Amer Life & Hlth Ins Co	21,871	3	21,403	3	26,939	4			
574	76112	Oxford Life Ins Co	17,513	4	13,730	4	-	-			
3527	60836	American Republic Ins Co	16,215	4	19,114	4	28,797	5			
	65927	Lincoln Heritage Life Ins Co	15,180	2	20,111	3	23,153	4			
4011	65536	Genworth Life & Ann Ins Co	9,827	2	13,500	3	11,343	3			
	57711	Western Catholic Union	9,428	4	8,395	4	10,093	4			
671	80314	Wellpoint Life & Hlth Ins Co	8,834	2	9,580	2	11,674	3			
1	12575	SilverScript Ins Co	8,076	6	2,362	1	-	-			
	56758	Loyal Christian Benefit Assn	6,535	1	6,568	2	5,730	2			
435	63312	MassMutual Ascend Life Ins Co	6,298	1	6,132	1	5,980	1			
290	65331	Liberty Natl Life Ins Co	5,641	5	5,481	6	5,871	7	**Not Reported**		**Not Reported**
707	70785	Pacificare Life & Hlth Ins Co	4,583	1	4,495	1	10,688	2			
687	92703	United Natl Life Ins Co Of Amer	4,339	1	7,232	1	10,607	2			
826	66915	New York Life Ins Co	3,509	1	3,498	1	3,429	1			
	62553	Country Life Ins Co	3,258	1	344	-	-	-			
477	61700	Renaissance Life & Hlth Ins Co of Am	2,420	1	3,555	2	3,082	1			
1117	63053	Family Life Ins Co	1,693	-	175,279	27	207,600	33			
69	20796	21st Century Premier Ins Co	1,439	1	1,292	1	1,544	1			
901	62308	Connecticut Gen Life Ins Co	295	4	9,968	-	16,379	-			
520	78743	New Era Life Ins Co	87	-	3,238	2	3,238	2			
12	60488	American Gen Life Ins Co	-	-	2,293	-	10,508	2			
4213	62413	Wilcac Life Ins Co	-	-	1,754	-	2,641	1			
350	62596	Union Fidelity Life Ins Co	-	-	1,108	-	4,269	1			
	58033	Knights of Columbus	-	-	-	-	255,844	127			
1295	80799	Celtic Ins Co	-	-	-	-	790	-			
781	69744	Union Labor Life Ins Co	-	-	-	-	(203)	-			
		Totals	229,563,111	75,115	223,484,371	76,926	217,578,211	80,575	-	-	-	-

Table 7: 2021-2025 WV Dental Plans Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2025 Earned Premium	2025 Covered Lives	2024 Earned Premium	2024 Covered Lives	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives
241	65978	Metropolitan Life Ins Co	10,569,829	50,864	15,703,910	55,241	17,847,729	52,285				
429	64246	Guardian Life Ins Co of Amer	8,159,642	35,745	7,826,508	33,282	7,905,385	30,666				
2479	12329	Delta Dental of W VA	7,844,455	24,150	10,145,885	25,044	20,878,398	21,282				
332	61271	Principal Life Ins Co	5,889,010	19,271	5,689,851	18,002	5,489,097	18,899				
901	67369	Cigna Hlth & Life Ins Co	5,101,161	14,693	4,961,114	14,319	4,543,566	13,844				
812	54828	Highmark West Virginia Inc.	4,526,089	15,074	9,756,132	-	8,441,236	-				
707	79413	UnitedHealthcare Ins Co	1,949,779	7,457	1,457,058	5,907	634,972	2,078				
261	69868	United of Omaha Life Ins Co	1,947,675	5,533	1,062,448	5,204	732,710	2,415				
	61921	Citizens Security Life Ins Co	1,666,190	2,347	1,539,541	2,320	1,270,964	2,140				
812	85766	United Concordia Ins Co	1,644,820	6,234	4,098,830	13,851	4,988,211	17,108				
477	61700	Renaissance Life & Hlth Ins Co of Am	1,364,724	3,788	1,493,130	3,831	1,555,719	5,100				
367	80578	Physicians Mut Ins Co	1,244,799	2,319	1,172,577	2,260	1,103,169	2,190				
119	73288	Humana Ins Co	1,228,088	4,051	1,150,654	3,586	1,146,125	3,625				
370	60380	American Family Life Asur Co of Col	728,442	2,138	722,207	2,290	798,752	2,364				
707	62286	Golden Rule Ins Co	593,005	1,550	495,560	1,240	470,423	1,111	Not Reported		Not Reported	
261	71412	Mutual of Omaha Ins Co	591,141	1,675	419,839	1,262	310,680	903				
707	62324	Freedom Life Ins Co Of Amer	576,233	1,695	555,902	1,655	500,368	1,527				
20	65676	Lincoln Natl Life Ins Co	541,334	1,063	581,685	902	756,608	1,246				
1	60054	Aetna Life Ins Co	538,232	1,895	517,885	1,655	452,788	1,330				
1117	61883	ManhattanLife Ins & Ann Co	411,563	781	412,726	-	383,871	764				
3098	68381	Reliance Standard Life Ins Co	270,958	292	257,933	321	268,785	394				
707	61832	Chesapeake Life Ins Co	170,474	336	172,964	473	-	-				
1211	66583	National Guardian Life Ins Co	146,351	367	120,126	410	96,817	425				
8	82538	National Hlth Ins Co	129,024	381	93,637	300	56,576	219				
1348	69019	Standard Ins Co	118,331	270	142,919	247	139,905	342				
661	77828	Companion Life Ins Company	85,869	190	60,393	150	97,904	216				
687	64211	Guarantee Trust Life Ins Co	26,740	11	31,083	29	34,917	29				
707	97179	UnitedHealthcare Life Ins Co	24,483	40	25,377	45	25,952	48				
115	92525	TruAssure Ins Co	18,721	69	14,062	60	10,553	41				
730	68462	Reserve Natl Ins Co	12,716	22	13,684	24	14,350	24				
	74322	Medical Benefits Mut Life Ins Co	5,966	24	5,151	23	5,602	23				

	71404	Continential Gen Ins Co	5,899	18	7,026	20	6,878	20			
687	92703	United Natl Life Ins Co Of Amer	2,987	9	1,998	5	2,036	4			
4990	86355	Standard Life & Accident Ins Co	1,697	4	2,105	4	5,191	5	Not Reported		Not Reported
300	65781	Madison Natl Life Ins Co Inc	1,260	-	4,554	14	7,040	14			
4719	60250	AmFirst Ins Co	962	492	2,505	489	796	464			
1117	85189	Western United Life Assur Co	898	2	-	-	-	-			
468	86231	Transamerica Life Ins Co	862	6	754	4	765	4			
1348	60534	American Heritage Life Ins Co	199	2	200	-	-	-			
1117	63053	Family Life Ins Co	4	1	801	1	969	2			
5026	65080	John Alden Life Ins Co	-	-	400	-	-	-			
290	65331	Liberty Natl Life Ins Co	-	-	169	-	281	-			
451	71870	Fidelity Security Life Ins Co	-	-	-	-	5,208	7			
901	62308	Connecticut Gen Life Ins Co	-	-	(5)	-	3	-			
140	66869	Nationwide Life Ins Co	(80)	68	110,442	71	221,511	620			
		Totals	58,140,532	204,927	70,831,720	194,541	81,212,810	183,778	-	-	- -

Table 8: 2021-2025 WV Vision Plans Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2025 Earned Premium	2025 Covered Lives	2024 Earned Premium	2024 Covered Lives	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives
1189	39616	Vision Serv Plan Ins Co	7,451,057	108,860	4,101,114	59,801	3,988,759	54,192				
119	73288	Humana Ins Co	6,719,832	95,073	6,632,184	94,164	6,586,238	91,391				
241	65978	Metropolitan Life Ins Co	2,310,237	11,631	4,248,302	13,575	3,917,431	14,424				
429	64246	Guardian Life Ins Co of Amer	2,061,521	26,117	-	-	-	-				
332	61271	Principal Life Ins Co	1,218,740	18,358	1,169,602	17,103	1,095,061	16,597				
451	71870	Fidelity Security Life Ins Co	756,685	10,500	832,601	15,355	840,240	12,964				
-	61921	Citizens Security Life Ins Co	648,480	2,258	614,839	2,229	475,476	2,050				
707	79413	UnitedHealthcare Ins Co	476,760	7,863	391,029	6,625	184,837	3,395				
261	69868	United of Omaha Life Ins Co	457,042	5,678	245,931	5,149	145,306	2,467				
477	61700	Renaissance Life & Hlth Ins Co of Am	343,202	4,376	382,425	4,912	450,347	5,365				
901	67369	Cigna Hlth & Life Ins Co	297,228	5,305	279,582	4,910	217,199	4,001				
707	62324	Freedom Life Ins Co Of Amer	176,257	1,464	166,182	1,417	154,528	1,416				
707	62286	Golden Rule Ins Co	166,668	1,631	152,983	1,343	142,332	1,172				
812	54828	Highmark West Virginia Inc.	147,026	2,869	2,975,981	13	2,864,903	6	**Not Reported**		**Not Reported**	
4696	53953	Vision Benefits of Amer Inc	126,505	3,270	127,527	3,215	137,492	3,388				
1	60054	Aetna Life Ins Co	110,005	632	103,324	350	105,704	513				
370	60380	American Family Life Asur Co of Col	103,902	92	140,125	1,710	110,158	1,394				
3098	68381	Reliance Standard Life Ins Co	89,014	464	70,662	412	77,820	484				
1211	66583	National Guardian Life Ins Co	63,328	927	68,183	902	52,240	775				
707	61832	Chesapeake Life Ins Co	44,267	447	45,389	572	-	-				
1348	69019	Standard Ins Co	34,448	322	42,340	313	56,336	416				
367	80578	Physicians Mut Ins Co	26,444	318	20,883	234	12,947	168				
812	85766	United Concordia Ins Co	6,550	83	5,935	75	5,975	71				
707	97179	UnitedHealthcare Life Ins Co	2,705	28	2,729	29	2,777	30				
290	65331	Liberty Natl Life Ins Co	163	-	70	-	186	-				
300	65781	Madison Natl Life Ins Co Inc	-	-	113	1	133	1				
901	62308	Connecticut Gen Life Ins Co	-	-	1	-	(1)	-				
661	77828	Companion Life Ins Company	-	-	-	-	6,723	-				
		Totals	23,838,066	308,566	22,820,036	234,409	21,631,147	216,680	-	-	-	-

Table 9: 2021-2025 WV Individual Long-Term Care Earned Premium and Covered Lives

Group Code	Cocode	Company Name	2025 Earned Premium	2025 Covered Lives	2024 Earned Premium	2024 Covered Lives	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives
860	69000	Northwestern Long Term Care Ins Co	5,497,236	1,641	5,260,549	1,642	5,109,450	1,634				
4011	70025	Genworth Life Ins Co	5,416,442	2,528	5,595,161	2,675	6,518,643	3,370				
904	65838	John Hancock Life Ins Co USA	1,621,964	714	2,065,700	754	2,339,734	1,271				
233	61263	Bankers Life & Cas Co	1,438,224	928	1,323,454	827	1,328,310	799				
261	71412	Mutual of Omaha Ins Co	1,342,232	519	1,286,873	517	1,377,251	620				
241	65978	Metropolitan Life Ins Co	1,143,487	602	1,368,065	622	2,513,757	857				
826	66915	New York Life Ins Co	975,786	382	945,981	387	893,302	380				
176	25178	State Farm Mut Auto Ins Co	782,970	386	827,154	42	856,014	413				
4	65005	RiverSource Life Ins Co	743,744	332	814,638	362	866,631	379				
304	68241	Prudential Ins Co of Amer	418,104	134	422,730	142	912,731	455				
468	86231	Transamerica Life Ins Co	348,217	207	372,726	226	424,009	263				
565	62235	Unum Life Ins Co of America	345,434	206	373,910	210	836,815	1,083				
218	20443	Continental Cas Co	333,048	144	341,783	164	643,987	367				
	58033	Knights Of Columbus	320,903	132	301,947	134	-	-				
1216	69345	Teachers Ins & Ann Assoc Of Amer	278,141	70	208,691	47	200,820	51	**Not Reported**		**Not Reported**	
	71404	Continental Gen Ins Co	260,040	173	267,204	183	467,431	295				
	56014	Thrivent Financial For Lutherans	246,347	141	247,172	139	255,235	142				
4932	87726	Brighthouse Life Ins Co	176,223	53	190,248	53	200,598	59				
261	69868	United of Omaha Life Ins Co	140,493	58	136,435	60	133,479	60				
429	71714	Berkshire Life Ins Co of Amer	95,353	43	104,995	47	102,131	48				
330	60410	American Fidelity Assur Co	94,101	68	92,177	70	100,975	80				
370	60380	American Family Life Asur Co of Col	79,755	105	95,500	127	101,343	136				
572	77720	LifeSecure Ins Co	63,718	89	69,306	94	-	-				
306	62626	CMFG Life Ins Co	61,879	11	63,961	13	-	-				
4925	65595	Lincoln Benefit Life Co	58,849	58	60,985	42	-	-				
565	68195	Provident Life & Accident Ins Co	54,724	34	65,474	39	-	-				
1186	69515	Medamerica Ins Co	53,668	41	61,893	44	-	-				
306	70408	Union Security Ins Co	52,326	36	65,120	43	70,733	40				
1211	66583	National Guardian Life Ins Co	48,427	10	77,837	7	69,257	6				
5026	65080	John Alden Life Ins Co	36,295	31	46,652	38	-	-				

50	62553	Country Life Ins Co	27,184	7	26,468	8	-	-		
367	80578	Physicians Mut Ins Co	23,069	7	23,334	9	21,534	11		
619	69116	State Life Ins Co	19,999	18	19,551	18	-	-		
332	61271	Principal Life Ins Co	16,786	7	15,512	7	14,204	7		
918	65056	Jackson Natl Life Ins Co	15,553	6	15,967	7	-	-		
290	92916	United Amer Ins Company	14,029	12	18,023	13	19,397	14		
	57320	Woodmen World Life Ins Soc	12,675	11	13,336	11	-	-		
20	65676	Lincoln Natl Life Ins Co	7,680	4	14,136	5	14,151	5		
244	76236	Cincinnati Life Ins Co	7,264	4	8,793	5	-	-		
12	60488	American Gen Life Ins Co	6,680	3	6,663	5	11,631	5		
233	70319	Washington Natl Ins Co	4,145	5	4,145	5	7,007	5		
4011	65536	Genworth Life & Ann Ins Co	3,156	1	2,667	1	5,107	2		
626	62146	Combined Ins Co Of Amer	2,651	2	2,655	2	3,411	2		
	42129	United Security Assur Co Of PA	2,516	2	2,804	2	-	-		
4888	62952	SILAC Ins Co	1,995	1	1,989	1	1,992	1	**Not Reported**	**Not Reported**
4862	71439	Assurity Life Ins Co	1,202	2	1,274	2	-	-		
8	60534	American Heritage Life Ins Co	889	2	733	2	-	-		
4736	93734	Nassau Life & Ann Co	686	1	687	1	684	1		
3891	91642	Forethought Life Ins Co	-	-	392,789	289	355,131	271		
761	90611	Allianz Life Ins Co Of N Amer	-	-	311,958	157	-	-		
1216	60142	TIAA Cref Life Ins Co	-	-	57,335	28	-	-		
4990	86355	Standard Life & Accident Ins Co	-	-	1,350	2	1,543	2		
408	60739	American Natl Ins Co	-	2	-	-	-	-		
350	62596	Union Fidelity Life Ins Co	-	-	-	40	-	-		
901	62308	Connecticut Gen Life Ins Co	-	-	-	-	1,785	9		
687	64211	Guarantee Trust Life Ins Co	-	-	-	-	1,325	-		
435	65935	Massachusetts Mut Life Ins Co	(512,875)	239	494,219	243	514,150	247		
		Totals	22,183,414	10,212	24,590,709	10,613	27,295,688	13,390	- -	- -

Table 10: 2021-2025 Short-Term and Long-Term Disability Income Earned Premium and Covered Lives

Group Code	Cocode	Company Name	2025 Earned Premium	2025 Covered Lives	2024 Earned Premium	2024 Covered Lives	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives
826	65498	Life Ins Co of N Amer	16,879,544	59,256	6,544,690	52,203	15,819,218	59,387				
20	65676	Lincoln Natl Life Ins Co	16,067,636	17,048	15,261,111	18,579	15,177,226	13,809				
860	67091	Northwestern Mut Life Ins Co	12,502,488	8,158	12,075,764	9,764	11,803,740	9,744				
241	65978	Metropolitan Life Ins Co	10,011,148	31,978	8,660,642	27,138	8,120,740	27,951				
304	68241	Prudential Ins Co of Amer	7,827,329	31,470	8,369,440	28,468	8,418,055	33,113				
565	62235	Unum Life Ins Co of America	6,708,607	14,321	6,665,558	15,453	7,021,605	13,992				
330	60410	American Fidelity Assur Co	6,662,228	9,297	6,147,140	8,853	5,468,490	8,451				
370	60380	American Family Life Asur Co of Col	6,537,748	8,878	6,748,866	8,666	6,476,829	9,115				
261	69868	United of Omaha Life Ins Co	6,111,452	25,492	5,652,800	25,274	4,926,059	21,503				
332	61271	Principal Life Ins Co	5,546,664	9,981	5,132,123	10,072	4,766,672	10,242				
91	70815	Hartford Life & Accident Ins Co	5,507,159	18,377	6,263,193	21,063	6,009,675	20,930				
429	64246	Guardian Life Ins Co of Amer	4,819,954	26,570	4,191,995	25,884	3,910,979	26,594				
1348	69019	Standard Ins Co	4,335,027	9,650	6,524,819	9,605	10,469,957	32,390				
429	71714	Berkshire Life Ins Co of Amer	2,156,618	889	2,005,532	817	1,906,481	745				
435	65935	Massachusetts Mut Life Ins Co	1,223,256	488	1,159,679	496	1,136,171	502				
565	68195	Provident Life & Accident Ins Co	943,439	756	994,697	848	-	-	Not Reported		Not Reported	
826	66915	New York Life Ins Co	844,078	582	878,647	659	839,742	699				
626	62146	Combined Ins Co Of Amer	841,421	3,867	897,873	4,383	1,040,544	2,322				
3098	68381	Reliance Standard Life Ins Co	748,207	1,731	839,342	1,958	1,466,256	3,816				
176	25178	State Farm Mut Auto Ins Co	639,801	1,713	659,750	1,709	656,871	1,673				
707	79413	UnitedHealthcare Ins Co	463,158	2,299	169,701	805	162,431	790				
3891	91642	Forethought Life Ins Co	411,980	298	-	-	-	-				
1348	60534	American Heritage Life Ins Co	203,840	343	198,143	334	-	-				
4862	71439	Assurity Life Ins Co	202,207	216	214,120	226	-	-				
1117	61883	ManhattanLife Ins & Ann Co	183,400	187	189,093	110	177,092	161				
661	77828	Companion Life Ins Company	160,261	407	178,179	443	202,821	570				
119	73288	Humana Ins Co	146,865	258	13,843	153	297	1				
4	65005	RiverSource Life Ins Co	132,942	91	127,051	95	132,226	99				
477	61700	Renaissance Life & Hlth Ins Co of Am	123,382	447	45,715	264	16,162	41				
261	71412	Mutual of Omaha Ins Co	121,084	90	117,943	108	120,356	110				
468	86231	Transamerica Life Ins Co	68,969	247	95,003	242	69,139	253				

	56014	Thrivent Financial For Lutherans	47,658	59	54,866	71	52,929	78		
12	60488	American Gen Life Ins Co	33,998	121	42,838	152	45,125	175		
233	70319	Washington Natl Ins Co	24,504	63	816	5	2,994	6		
300	65781	Madison Natl Life Ins Co Inc	16,043	-	37,375	87	36,016	87		
451	71870	Fidelity Security Life Ins Co	14,402	9	16,743	2	16,408	9		
918	65056	Jackson Natl Life Ins Co	11,740	8	18,174	13	-	-		
244	76236	The Cincinnati Life Ins Co	10,976	8	12,266	9	-	-		
449	61999	Americo Fin Life & Ann Ins Co	9,712	4	8,294	3	7,364	3		
50	62553	Country Life Ins Co	9,298	5	8,057	5	-	-		
	58033	Knights of Columbus	7,700	12	8,431	14	8,138	16		
233	61263	Bankers Life & Cas Co	6,998	17	8,485	-	10,241	21		
4926	88072	Talcott Resolution Life Ins Co	5,851	7	6,527	8	-	-		
200	69663	USAA Life Ins Co	4,940	4	5,604	5	5,552	5		
1211	66583	National Guardian Life Ins Co	4,296	15	4,570	18	5,773	21		
	71404	Continental Gen Ins Co	3,736	12	4,088	15	4,485	16		
306	70408	Union Security Ins Co	3,223	1	-	-	-	-		
	57320	Woodmen World Life Ins Soc	2,745	4	3,000	113	-	-		
290	91472	Globe Life & Accident Ins Co	2,513	13	-	-	-	-		
707	61832	Chesapeake Life Ins Co	2,254	6	2,603	8	-	-		
781	69744	Union Labor Life Ins Co	2,166	31	2,420	31	2,676	32		
4736	93734	Nassau Life & Ann Co	2,086	100	514	99	4,188	106		
904	65838	John Hancock Life Ins Co USA	2,012	1	2,213	1	2,998	2	**Not Reported**	**Not Reported**
1117	65870	Manhattan Life Ins Co	1,338	2	363	-	955	1		
901	62308	Connecticut Gen Life Ins Co	1,297	1	2,027	-	1,958	2		
213	70769	Erie Family Life Ins Co	1,174	5	1,503	5	1,680	8		
367	80578	Physicians Mut Ins Co	882	3	906	4	906	4		
4011	65536	Genworth Life & Ann Ins Co	696	1	829	1	3,224	1		
707	97179	UnitedHealthcare Life Ins Co	563	1	454	1	454	1		
215	69930	United Ins Co Of Amer	397	2	379	2	403	2		
587	61239	Bankers Fidelity Life Ins Co	340	2	348	2	447	2		
4932	87726	Brighthouse Life Ins Co	282	-	8,979	3	9,811	4		
31	34274	Central States Ind Co Of Omaha	282	1	572	3	894	5		
408	60739	American Natl Ins Co	93	1	96	1	91	1		
290	92916	United Amer Ins Company	78	2	78	2	163	2		
449	90212	Great Southern Life Ins Co	68	-	1,415	-	-	-		
5016	11121	Unified Life Ins Co	32	2	1,748	-	2,274	3		
	61921	Citizens Security Life Ins Co	10	4	20	-	50	-		
687	92703	United Natl Life Ins Co Of Amer	-	-	-	7	-	-		
4990	86355	Standard Life & Accident Ins Co	-	-	(1,397)	-	(7,687)	20		
690	61751	Central States H & L Co Of Omaha	(1,286)	-	1,736	-	1,456	-		
12	70106	United States Life Ins Co in the	(1,561)	-	(472)	-	(1,197)	-		

City of New York										
Totals	119,365,428	285,912	107,289,920	275,362	116,536,603	299,636	-	-	-	-