

2025 Financial Results for Health Insurance Companies in Maine (Detailed version)

The following tables display medical expense insurance data reported by health insurers and health maintenance organizations (HMOs) in Maine. Data is shown separately for each of three market segments: Large Group (employers with more than 50 employees), Small Group (employers with 50 or fewer employees), and Individual (people who are not covered by an employer plan and buy coverage directly). The data does not include stop loss, accidental injury, specified disease, hospital indemnity, Medicare Supplement, disability income, long-term care, or other limited benefit coverage. In some cases, companies in the same insurance group are consolidated into one table.

Totals are shown for each market segment and include information for Long form filers and for Short form filers (those with smaller premium volume). However, the totals exclude the following data for Short form filers because they are not required to report it: Number of Covered Lives and Number of Member Months during the Year. While the Bureau checks data submitted by the insurer for consistency with other reported information, the Bureau does not independently verify the accuracy of the data.

List of items contained in the tables with a description:

- (1) Number of Covered Lives, Dec. 31: The number of people (including dependents) who were covered as of the end of the year.
- (2) Member Months during Year: The sum of the number of people covered each month during the year. One person covered for the whole year represents 12 member months.
- (3) Premiums Earned: The amount paid for coverage during the year regardless of when it was paid.
- (4) Claims Incurred: The amount paid for medical services provided during the year regardless of when it was paid. Claims incurred are also shown as a percentage of premium. This is commonly called the “loss ratio” or “medical loss ratio” (MLR).
- (5) Increase in Policy Reserves: Policy reserves are held when future premiums are not expected to be sufficient to cover future claims. For example, some types of insurance policies set premiums based on the person’s age when the policy was issued. Even though claims are expected to increase as the person ages, the premiums will not reflect this change, so part of the premium in the early years is held in a reserve to cover later claims. Policy reserves are uncommon for medical expense insurance and therefore are seldom a significant item.

(6) Administrative Expenses: All expenses reported on the companies' annual financial statement other than claims. Administrative expenses include office space, salaries, utilities, postage, office supplies, commissions, marketing, advertising, cost containment expenses, lobbying expenses, taxes (other than federal income tax), and other expenses. Cost containment expenses are expenses that reduce the amount of health care services provided, including utilization review, fraud prevention and detection, provider contracting, provider network development, smoking cessation programs, disease management programs, and case management.

(7) Underwriting Gain or Loss: The amount of premium remaining (or the shortfall) after claims and administrative expenses are paid, and any amount added to policy reserves. Underwriting gain differs somewhat from "profit" in that it does not reflect certain items, primarily income from investments, capital gains and losses, and federal income taxes.

(8) Premium per Member Month: The average monthly premium per person. It should be noted that policies vary widely with respect to deductibles, copayments, policy limits, and provider networks. Therefore, comparing the average premium for different companies, products or market segments may be comparing "apples and oranges." Also shown is the percentage increase (or decrease) from the prior year's average premium. Here again, the comparison may reflect differing benefit levels. As rates increase, some employers and individuals increase their deductible or make other modifications to their policies to reduce the premium.

(9) Claims per Member Month: This is the average amount of monthly claims per person. Also shown is the percentage increase (or decrease) from the prior year's average claims. The notes above concerning premium per member month apply equally here. The actual trend in health care costs may be more than the trend in claims because the claims trend may reflect a reduction in benefit levels such as higher deductible and other member cost sharing.

The Annual Report Supplements (945 Reports) for Maine's larger insurers is available on the Bureau of Insurance website.
<https://www.maine.gov/pfr/insurance/publications/annual-reports/rule-945-reports>

Summary of Covered Lives and Financials for 2023 to 2025

Large Group

Aetna life & Aetna Health	2025 Amount	2025 % of Premium	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium
(1) Number of Covered Lives, Dec. 31	7,478		7,983		7,725	
(2) Member Months During Year	89,067		95,166		101,388	
(3) Number of Contracts issued during year	70		0		0	
(5) Premiums Earned	\$ 54,030,264		\$ 66,030,950		\$ 66,162,240	
(6) Claims Incurred	\$ 43,432,822	80%	\$ 50,503,587	76%	\$ 52,058,443	79%
(7) Increase in Policy Reserves	\$ -	0%	\$ -	0%	\$ -	0%
(8) Administrative Expenses	\$ 3,001,387	6%	\$ 4,063,712	6%	\$ 4,597,972	7%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ 7,596,056	14%	\$ 11,463,651	17%	\$ 9,505,825	14%
(10a) Premium per Member Month [(5)/(2)]	\$ 607		\$ 694		\$ 653	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-13%		6%			
(11a) Claims per Member Month [(6)/(2)]	\$ 488		\$ 531		\$ 513	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-8%		3%			
Anthem Health Plans of ME Inc.	2025 Amount	2025 % of Premium	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium
(1) Number of Covered Lives, Dec. 31	102,498		106,927		107,886	
(2) Member Months During Year	1,236,241		1,281,752		1,302,612	
(3) Number of Contracts issued during year	397		269		290	
(5) Premiums Earned	\$ 857,376,033		\$ 950,775,463		\$ 870,023,179	
(6) Claims Incurred	\$ 785,682,636	92%	\$ 864,861,708	91%	\$ 792,398,515	91%
(7) Increase in Policy Reserves	\$ -	0%	\$ -	0%	\$ -	0%
(8) Administrative Expenses	\$ 58,461,051	7%	\$ 62,330,815	7%	\$ 63,992,179	7%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ 13,232,346	2%	\$ 23,582,940	2%	\$ 13,632,485	2%
(10a) Premium per Member Month [(5)/(2)]	\$ 694		\$ 742		\$ 668	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-7%		11%			
(11a) Claims per Member Month [(6)/(2)]	\$ 636		\$ 675		\$ 608	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-6%		11%			

CIGNA Health and Life Ins Co.	2025 Amount	2025 % of Premium	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium
(1) Number of Covered Lives, Dec. 31	19,006		19,354		18,070	
(2) Member Months During Year	232,394		244,273		215,326	
(3) Number of Contracts issued during year	0		0		0	
(5) Premiums Earned	\$ 150,205,367		\$ 181,458,005		\$ 156,540,291	
(6) Claims Incurred	\$ 179,919,902	120%	\$ 156,813,954	86%	\$ 130,681,754	83%
(7) Increase in Policy Reserves	\$ -	0%	\$ -	0%	\$ -	0%
(8) Administrative Expenses	\$ 39,872,205	27%	\$ 43,762,724	24%	\$ 11,662,242	7%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (69,586,740)	-46%	\$ (19,118,673)	-11%	\$ 14,196,295	9%
(10a) Premium per Member Month [(5)/(2)]	\$ 646		\$ 743		\$ 727	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-13%		2%			
(11a) Claims per Member Month [(6)/(2)]	\$ 774		\$ 642		\$ 607	
(11b) Claims Trend [(11a)/(11a prior year)-1]	21%		6%			
Harvard Pilgrim (Includes Harvard Pilgrim Health Care Inc. & HPIC)	2025 Amount	2025 % of Premium	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium
(1) Number of Covered Lives, Dec. 31	23,441		25,357		29,890	
(2) Member Months During Year	280,672		304,803		358,835	
(3) Number of Contracts issued during year	197		226		227	
(5) Premiums Earned	\$ 191,116,889		\$ 186,528,424		\$ 223,163,815	
(6) Claims Incurred	\$ 189,464,794	99%	\$ 171,469,417	92%	\$ 177,776,706	80%
(7) Increase in Policy Reserves	\$ (16,500,270)	-9%	\$ 21,147,925	11%	\$ -	0%
(8) Administrative Expenses	\$ 28,828,262	15%	\$ 26,457,904	14%	\$ 28,712,303	13%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (10,675,897)	-6%	\$ (32,546,822)	-17%	\$ 16,674,805	7%
(10a) Premium per Member Month [(5)/(2)]	\$ 681		\$ 612		\$ 622	
(10b) Premium Trend [(10a)/(10a prior year)-1]	11%		-2%			
(11a) Claims per Member Month [(6)/(2)]	\$ 675		\$ 563		\$ 495	
(11b) Claims Trend [(11a)/(11a prior year)-1]	20%		14%			

Maine Community Health Options	2025 Amount	2025 % of Premium	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium
(1) Number of Covered Lives, Dec. 31	3,817		3,387		3,192	
(2) Member Months During Year	48,230		39,276		37,085	
(3) Number of Contracts issued during year	2,647		2,355		2,238	
(5) Premiums Earned	\$ 30,095,437		\$ 22,749,267		\$ 20,333,022	
(6) Claims Incurred	\$ 30,609,464	102%	\$ 21,936,909	96%	\$ 20,810,835	102%
(7) Increase in Policy Reserves	\$ 367,427	1%	\$ 867,761	4%	\$ 804,090	4%
(8) Administrative Expenses	\$ 5,653,802	19%	\$ 4,434,731	19%	\$ 3,977,517	20%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (6,535,255)	-22%	\$ (4,490,134)	-20%	\$ (5,259,420)	-26%
(10a) Premium per Member Month [(5)/(2)]	\$ 624		\$ 579		\$ 548	
(10b) Premium Trend [(10a)/(10a prior year)-1]	8%		6%			
(11a) Claims per Member Month [(6)/(2)]	\$ 635		\$ 559		\$ 561	
(11b) Claims Trend [(11a)/(11a prior year)-1]	14%		0%			

United Healthcare Ins Co.	2025 Amount	2025 % of Premium	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium
(1) Number of Covered Lives, Dec. 31	10,366		8,959		5,587	
(2) Member Months During Year	118,400		101,602		63,219	
(3) Number of Contracts issued during year	529		429		303	
(5) Premiums Earned	\$ 57,647,058		\$ 45,647,805		\$ 37,564,921	
(6) Claims Incurred	\$ 55,823,174	97%	\$ 42,379,670	93%	\$ 27,375,266	73%
(7) Increase in Policy Reserves	\$ (14,104)	0%	\$ 79,316	0%	\$ 28,683	0%
(8) Administrative Expenses	\$ 7,365,386	13%	\$ 6,011,877	13%	\$ 8,392,748	22%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (5,527,398)	-10%	\$ (2,823,058)	-6%	\$ 1,768,224	5%
(10a) Premium per Member Month [(5)/(2)]	\$ 487		\$ 449		\$ 594	
(10b) Premium Trend [(10a)/(10a prior year)-1]	8%		-24%			
(11a) Claims per Member Month [(6)/(2)]	\$ 471		\$ 417		\$ 433	
(11b) Claims Trend [(11a)/(11a prior year)-1]	13%		-4%			

All Other Companies (Includes Short Form Filers)	2025 Amount	2025 % of Premium	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium
(1) Number of Covered Lives, Dec. 31						
(2) Member Months During Year						
(3) Number of Contracts issued during year						
(5) Premiums Earned	7,150,146		4,119,398		11,655,812	
(6) Claims Incurred	4,025,233	56%	260,251	6%	966,369	8%
(7) Increase in Policy Reserves	-188,342	-3%	2,217	0%	-13,864	0%
(8) Administrative Expenses	3,415,919	48%	2,101,302	51%	6,828,613	59%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	-102,664	-1%	1,755,628	43%	3,874,694	33%
(10a) Premium per Member Month [(5)/(2)]						
(10b) Premium Trend [(10a)/(10a prior year)-1]						
(11a) Claims per Member Month [(6)/(2)]						
(11b) Claims Trend [(11a)/(11a prior year)-1]						
Large Group Grand Totals (Includes Long and Short Form filers)	2025 Amount	2025 % of Premium	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium
(1) Number of Covered Lives, Dec. 31	166,606		171,967		172,350	
(2) Member Months During Year	2,005,004		2,066,872		2,078,465	
(3) Number of Contracts issued during year	3,840		3,279		3,058	
(5) Premiums Earned	\$ 1,347,621,195		\$ 1,457,309,312		\$ 1,385,443,280	
(6) Claims Incurred	\$ 1,288,958,024	96%	\$ 1,308,225,496	90%	\$ 1,202,067,889	87%
(7) Increase in Policy Reserves	\$ (16,335,289)	-1%	\$ 22,097,219	2%	\$ 818,909	0%
(8) Administrative Expenses	\$ 146,598,012	11%	\$ 149,163,065	10%	\$ 128,163,574	9%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (71,599,552)	-5%	\$ (22,176,468)	-2%	\$ 54,392,908	4%
(10a) Premium per Member Month [(5)/(2)]	\$ 672		\$ 705		\$ 667	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-5%		6%			
(11a) Claims per Member Month [(6)/(2)]	\$ 643		\$ 633		\$ 578	
(11b) Claims Trend [(11a)/(11a prior year)-1]	2%		9%			

Small Group

Aetna Life Ins Co.	2025 Amount	2025 % of Premium	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium
(1) Number of Covered Lives, Dec. 31	93		94		144	
(2) Member Months During Year	1,368		1,390		1,838	
(3) Number of Contracts issued during year	0		0		0	
(5) Premiums Earned	\$ 829,863		\$ 970,768		\$ 1,199,415	
(6) Claims Incurred	\$ 1,216,335	147%	\$ 908,991	94%	\$ 1,021,074	85%
(7) Increase in Policy Reserves	\$ -	0%	\$ -	0%	\$ -	0%
(8) Administrative Expenses	\$ 43,197	5%	\$ 56,997	6%	\$ 83,354	7%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (429,669)	-52%	\$ 4,780	0%	\$ 94,987	8%
(10a) Premium per Member Month [(5)/(2)]	\$ 607		\$ 698		\$ 653	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-13%		7%			
(11a) Claims per Member Month [(6)/(2)]	\$ 889		\$ 654		\$ 556	
(11b) Claims Trend [(11a)/(11a prior year)-1]	36%		18%			
Anthem Health Plans of ME Inc.	2025 Amount	2025 % of Premium	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium
(1) Number of Covered Lives, Dec. 31	26,222		24,074		20,695	
(2) Member Months During Year	305,950		273,015		240,492	
(3) Number of Contracts issued during year	0		0		0	
(5) Premiums Earned	\$ 274,696,594		\$ 181,191,186		\$ 142,581,657	
(6) Claims Incurred	\$ 245,794,541	89%	\$ 152,771,747	84%	\$ 120,215,271	84%
(7) Increase in Policy Reserves	\$ -	0%	\$ -	0%	\$ -	0%
(8) Administrative Expenses	\$ 19,096,477	7%	\$ 16,292,120	9%	\$ 13,629,481	10%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ 9,805,576	4%	\$ 12,127,319	7%	\$ 8,736,905	6%
(10a) Premium per Member Month [(5)/(2)]	\$ 898		\$ 664		\$ 593	
(10b) Premium Trend [(10a)/(10a prior year)-1]	35%		12%			
(11a) Claims per Member Month [(6)/(2)]	\$ 803		\$ 560		\$ 500	
(11b) Claims Trend [(11a)/(11a prior year)-1]	44%		12%			

Harvard Pilgrim (Includes Harvard Pilgrim Health Care Inc. & HPIC)	2025 Amount	2025 % of Premium	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium
(1) Number of Covered Lives, Dec. 31	9,749		13,827		19,537	
(2) Member Months During Year	132,298		200,204		233,232	
(3) Number of Contracts issued during year	1,178		1,563		1,975	
(5) Premiums Earned	\$ 94,681,765		\$ 130,482,885		\$ 136,651,512	
(6) Claims Incurred	\$ 76,291,155	81%	\$ 104,393,611	80%	\$ 104,601,243	77%
(7) Increase in Policy Reserves	\$ (4,873,988)	-5%	\$ -	0%	\$ -	0%
(8) Administrative Expenses	\$ 15,486,449	16%	\$ 19,001,973	15%	\$ 17,708,996	13%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ 7,778,148	8%	\$ 7,087,300	5%	\$ 14,341,273	10%
(10a) Premium per Member Month [(5)/(2)]	\$ 716		\$ 652		\$ 586	
(10b) Premium Trend [(10a)/(10a prior year)-1]	10%		11%			
(11a) Claims per Member Month [(6)/(2)]	\$ 577		\$ 521		\$ 448	
(11b) Claims Trend [(11a)/(11a prior year)-1]	11%		16%			
Maine Community Health Options	2025 Amount	2025 % of Premium	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium
(1) Number of Covered Lives, Dec. 31	5,304		6,714		8,471	
(2) Member Months During Year	71,844		88,153		98,096	
(3) Number of Contracts issued during year	3,639		4,563		5,587	
(5) Premiums Earned	\$ 44,181,840		\$ 37,851,366		\$ 52,773,968	
(6) Claims Incurred	\$ 39,127,861	89%	\$ 42,753,338	113%	\$ 43,455,726	82%
(7) Increase in Policy Reserves	\$ (4,978,503)	-11%	\$ 2,337,424	6%	\$ 2,649,924	5%
(8) Administrative Expenses	\$ 8,421,799	19%	\$ 9,953,782	26%	\$ 10,520,824	20%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ 1,610,684	4%	\$ (17,193,179)	-45%	\$ (3,852,506)	-7%
(10a) Premium per Member Month [(5)/(2)]	\$ 615		\$ 429		\$ 538	
(10b) Premium Trend [(10a)/(10a prior year)-1]	43%		-20%			
(11a) Claims per Member Month [(6)/(2)]	\$ 545		\$ 485		\$ 443	
(11b) Claims Trend [(11a)/(11a prior year)-1]	12%		9%			

Taro	2025 Amount	2025 % of Premium	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium
(1) Number of Covered Lives, Dec. 31	268		157		0	
(2) Member Months During Year	1,944		1,230		0	
(3) Number of Contracts issued during year	133		70		0	
(5) Premiums Earned	\$ 1,423,610		\$ 557,999		\$ -	
(6) Claims Incurred	\$ 1,341,274	94%	\$ 382,576	69%	\$ -	#DIV/0!
(7) Increase in Policy Reserves	\$ -	0%	\$ -	0%	\$ -	#DIV/0!
(8) Administrative Expenses	\$ 347,938	24%	\$ 380,655	68%	\$ -	#DIV/0!
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (265,602)	-19%	\$ (205,232)	-37%	\$ -	#DIV/0!
(10a) Premium per Member Month [(5)/(2)]	\$ 732		\$ 454		#DIV/0!	
(10b) Premium Trend [(10a)/(10a prior year)-1]	61%					
(11a) Claims per Member Month [(6)/(2)]	\$ 690		\$ 311		#DIV/0!	
(11b) Claims Trend [(11a)/(11a prior year)-1]	122%					

United Healthcare Ins Co.	2025 Amount	2025 % of Premium	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium
(1) Number of Covered Lives, Dec. 31	1,280		1,396		2,121	
(2) Member Months During Year	14,936		21,670		31,825	
(3) Number of Contracts issued during year	129		98		333	
(5) Premiums Earned	\$ 11,570,220		\$ 18,311,595		\$ 20,037,177	
(6) Claims Incurred	\$ 10,712,241	93%	\$ 15,857,510	87%	\$ 15,347,975	77%
(7) Increase in Policy Reserves	\$ (5,058)	0%	\$ (5,481)	0%	\$ (26,448)	0%
(8) Administrative Expenses	\$ 1,768,976	15%	\$ 2,601,232	14%	\$ 4,691,305	23%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (905,940)	-8%	\$ (141,665)	-1%	\$ 24,345	0%
(10a) Premium per Member Month [(5)/(2)]	\$ 775		\$ 845		\$ 630	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-8%		34%			
(11a) Claims per Member Month [(6)/(2)]	\$ 717		\$ 732		\$ 482	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-2%		52%			

All Other Companies	2025 Amount	2025 % of Premium	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium
(1) Number of Covered Lives, Dec. 31						
(2) Member Months During Year						
(3) Number of Contracts issued during year						
(5) Premiums Earned	89,319		15,884		1,817,012	
(6) Claims Incurred	15,672	18%	5,559	35%	666,596	37%
(7) Increase in Policy Reserves	-4,517	-5%	40,954	258%	101,940	6%
(8) Administrative Expenses	3,181	4%	4,961	31%	2,155,533	119%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	74,983	84%	-35,590	-224%	-1,107,057	-61%
(10a) Premium per Member Month [(5)/(2)]						
(10b) Premium Trend [(10a)/(10a prior year)-1]						
(11a) Claims per Member Month [(6)/(2)]						
(11b) Claims Trend [(11a)/(11a prior year)-1]						
Small Group Grand Totals (Includes Long and Short Form filers)	2025 Amount	2025 % of Premium	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium
(1) Number of Covered Lives, Dec. 31	42,916		46,262		51,022	
(2) Member Months During Year	528,443		586,021		606,134	
(3) Number of Contracts issued during year	5,079		6,294		7,895	
(5) Premiums Earned	\$ 427,473,211		\$ 369,381,682		\$ 355,060,741	
(6) Claims Incurred	\$ 374,543,155	88%	\$ 317,073,332	86%	\$ 285,615,766	80%
(7) Increase in Policy Reserves	\$ (9,862,066)	-2%	\$ 2,372,897	1%	\$ 2,725,416	1%
(8) Administrative Expenses	\$ 45,168,017	11%	\$ 48,449,364	13%	\$ 48,789,605	14%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ 17,624,104	4%	\$ 1,486,089	0%	\$ 17,929,954	5%
(10a) Premium per Member Month [(5)/(2)]	\$ 809		\$ 630		\$ 586	
(10b) Premium Trend [(10a)/(10a prior year)-1]	28%		8%			
(11a) Claims per Member Month [(6)/(2)]	\$ 709		\$ 541		\$ 471	
(11b) Claims Trend [(11a)/(11a prior year)-1]	31%		15%			

Individual

Anthem Health Plans of ME Inc.	2025 Amount	2025 % of Premium	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium
(1) Number of Covered Lives, Dec. 31	31,107		28,838		23,639	
(2) Member Months During Year	390,856		344,074		286,619	
(3) Number of Contracts issued during year	0		0		0	
(5) Premiums Earned	\$ 277,807,023		\$ 221,346,019		\$ 157,601,998	
(6) Claims Incurred	\$ 261,314,118	94%	\$ 188,847,424	85%	\$ 120,934,789	77%
(7) Increase in Policy Reserves	\$ -	0%	\$ -	0%	\$ -	0%
(8) Administrative Expenses	\$ 30,657,868	11%	\$ 27,344,051	12%	\$ 21,107,148	13%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (14,164,963)	-5%	\$ 5,154,544	2%	\$ 15,560,061	10%
(10a) Premium per Member Month [(5)/(2)]	\$ 711		\$ 643		\$ 550	
(10b) Premium Trend [(10a)/(10a prior year)-1]	10%		17%			
(11a) Claims per Member Month [(6)/(2)]	\$ 669		\$ 549		\$ 422	
(11b) Claims Trend [(11a)/(11a prior year)-1]	22%		30%			
Harvard Pilgrim (Includes Harvard Pilgrim Health Care Inc. & HPIC)	2025 Amount	2025 % of Premium	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium
(1) Number of Covered Lives, Dec. 31	12,536		15,813		19,473	
(2) Member Months During Year	159,547		199,443		248,860	
(3) Number of Contracts issued during year	0		0		5,519	
(5) Premiums Earned	\$ 131,416,746		\$ 150,457,743		\$ 156,854,861	
(6) Claims Incurred	\$ 137,539,774	105%	\$ 143,805,184	96%	\$ 126,616,573	81%
(7) Increase in Policy Reserves	\$ -	0%	\$ -	0%	\$ -	0%
(8) Administrative Expenses	\$ 20,333,327	15%	\$ 20,803,567	14%	\$ 26,102,459	17%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (26,456,355)	-20%	\$ (14,151,007)	-9%	\$ 4,135,829	3%
(10a) Premium per Member Month [(5)/(2)]	\$ 824		\$ 754		\$ 630	
(10b) Premium Trend [(10a)/(10a prior year)-1]	9%		20%			
(11a) Claims per Member Month [(6)/(2)]	\$ 862		\$ 721		\$ 509	
(11b) Claims Trend [(11a)/(11a prior year)-1]	20%		42%			

Maine Community Health Options	2025 Amount	2025 % of Premium	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium
(1) Number of Covered Lives, Dec. 31	20,893		20,067		22,278	
(2) Member Months During Year	262,630		252,164		271,103	
(3) Number of Contracts issued during year	14,055		13,251		14,166	
(5) Premiums Earned	\$ 197,931,789		\$ 194,002,826		\$ 160,058,386	
(6) Claims Incurred	\$ 200,619,220	101%	\$ 167,318,304	86%	\$ 140,161,145	88%
(7) Increase in Policy Reserves	\$ 8,869,030	4%	\$ 5,921,211	3%	\$ 2,915,596	2%
(8) Administrative Expenses	\$ 36,300,742	18%	\$ 33,437,223	17%	\$ 33,719,328	21%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (47,857,202)	-24%	\$ (12,673,911)	-7%	\$ (16,737,684)	-10%
(10a) Premium per Member Month [(5)/(2)]	\$ 754		\$ 769		\$ 590	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-2%		30%			
(11a) Claims per Member Month [(6)/(2)]	\$ 764		\$ 664		\$ 517	
(11b) Claims Trend [(11a)/(11a prior year)-1]	15%		28%			

Taro	2025 Amount	2025 % of Premium	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium
(1) Number of Covered Lives, Dec. 31	1,085		1,042		0	
(2) Member Months During Year	13,362		9,408		0	
(3) Number of Contracts issued during year	499		580		0	
(5) Premiums Earned	\$ 10,414,447		\$ 5,024,483		\$ -	
(6) Claims Incurred	\$ 9,061,088	87%	\$ 4,300,072	86%	\$ -	#DIV/0!
(7) Increase in Policy Reserves	\$ -	0%	\$ -	0%	\$ -	#DIV/0!
(8) Administrative Expenses	\$ 2,391,538	23%	\$ 2,937,659	58%	\$ -	#DIV/0!
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (1,038,179)	-10%	\$ (2,213,248)	-44%	\$ -	#DIV/0!
(10a) Premium per Member Month [(5)/(2)]	\$ 779		\$ 534		#DIV/0!	
(10b) Premium Trend [(10a)/(10a prior year)-1]	46%					
(11a) Claims per Member Month [(6)/(2)]	\$ 678		\$ 457		#DIV/0!	
(11b) Claims Trend [(11a)/(11a prior year)-1]	48%					

All other companies	2025 Amount	2025 % of Premium	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium
(1) Number of Covered Lives, Dec. 31						
(2) Member Months During Year						
(3) Number of Contracts issued during year						
(5) Premiums Earned	289,278		337,865		2,159,713	
(6) Claims Incurred	71,323	25%	24,971	7%	2,639,827	122%
(7) Increase in Policy Reserves	-31,405	-11%	141,289	42%	570,466	26%
(8) Administrative Expenses	301,295	104%	853,282	253%	3,174,047	147%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	-51,935	-18%	-681,677	-202%	-4,224,626	-196%
(10a) Premium per Member Month [(5)/(2)]						
(10b) Premium Trend [(10a)/(10a prior year)-1]						
(11a) Claims per Member Month [(6)/(2)]						
(11b) Claims Trend [(11a)/(11a prior year)-1]						
Individual Grand Totals (Includes Long and Short Form filers)	2025 Amount	2025 % of Premium	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium
(1) Number of Covered Lives, Dec. 31	65,621		65,760		65,390	
(2) Member Months During Year	826,395		805,089		806,582	
(3) Number of Contracts issued during year	14,554		13,831		19,685	
(5) Premiums Earned	\$ 617,859,283		\$ 571,168,937		\$ 476,674,959	
(6) Claims Incurred	\$ 608,605,523	99%	\$ 504,295,955	88%	\$ 390,352,335	82%
(7) Increase in Policy Reserves	\$ 8,837,624	1%	\$ 6,062,500	1%	\$ 3,486,062	1%
(8) Administrative Expenses	\$ 89,984,770	15%	\$ 85,370,900	15%	\$ 84,104,282	18%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (89,568,635)	-14%	\$ (24,560,418)	-4%	\$ (1,267,720)	0%
(10a) Premium per Member Month [(5)/(2)]	\$ 748		\$ 709		\$ 591	
(10b) Premium Trend [(10a)/(10a prior year)-1]	5%		20%			
(11a) Claims per Member Month [(6)/(2)]	\$ 736		\$ 626		\$ 484	
(11b) Claims Trend [(11a)/(11a prior year)-1]	18%		29%			