

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA ACCIDENT AND HEALTH - CREDIT (GROUP AND INDIVIDUAL) BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2017**

Rank	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %	Cumulative Market Share %
1	62626	CMFG Life Ins Co	Life, Accident, and Health	IA	12,999,961	13,255,930	6,744,157	6,766,138	34.9%	34.9%
2	60518	American Hlth & Life Ins Co	Life, Accident, and Health	TX	12,697,633	7,570,285	3,101,608	3,070,492	34.1%	69.0%
3	97691	Life Of The South Ins Co	Life, Accident, and Health	GA	7,052,928	7,252,660	1,839,308	1,750,514	18.9%	87.9%
4	66168	Minnesota Life Ins Co	Life, Accident, and Health	MN	3,953,196	3,049,117	380,991	793,950	10.6%	98.5%
5	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	840,937	840,937	100,368	101,322	2.3%	100.7%
6	97152	Plateau Ins Co	Life, Accident, and Health	TN	685,240	521,283	72,737	124,554	1.8%	102.6%
7	93777	Pavonia Life Ins Co of MI	Life, Accident, and Health	MI	407,027	407,027	308,030	-305,988	1.1%	103.7%
8	61751	Central States H & L Co Of Omaha	Life, Accident, and Health	NE	276,886	408,451	149,773	143,805	0.7%	104.4%
9	93742	Securian Life Ins Co	Life, Accident, and Health	MN	154,388	143,423	2,698	4,230	0.4%	104.8%
10	60836	American Republic Ins Co	Life, Accident, and Health	IA	85,075	72,663	45,114	51,108	0.2%	105.1%
		<i>ALL OTHERS</i>			-1,886,122	5,080,808	2,816,544	1,533,430	-5.1%	100.0%
		<b>TOTAL</b>			<b>37,267,149</b>	<b>38,602,584</b>	<b>15,561,328</b>	<b>14,033,555</b>	<b>100.0%</b>	

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**FOR THE YEAR ENDED DECEMBER 31, 2017**

Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2017	Credit (group and individual)	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	840,937	840,937	100,368	101,322	2.3%
2017	Credit (group and individual)	60275	American Bankers Life Assur Co Of FL	Life, Accident, and Health	FL	9,704	561,737	348,297	-33,366	0.0%
2017	Credit (group and individual)	60488	American Gen Life Ins Co	Life, Accident, and Health	TX	0	76	5,088	5,018	0.0%
2017	Credit (group and individual)	60534	American Heritage Life Ins Co	Life, Accident, and Health	FL	-279	-279	18,967	4,141	0.0%
2017	Credit (group and individual)	60518	American Hlth & Life Ins Co	Life, Accident, and Health	TX	12,697,633	7,570,285	3,101,608	3,070,492	34.1%
2017	Credit (group and individual)	60739	American Natl Ins Co	Life, Accident, and Health	TX	34,214	134,888	28,178	44,542	0.1%
2017	Credit (group and individual)	60836	American Republic Ins Co	Life, Accident, and Health	IA	85,075	72,663	45,114	51,108	0.2%
2017	Credit (group and individual)	42978	American Security Ins Co	Property and Casualty	DE	532	532	0	-1	0.0%
2017	Credit (group and individual)	61751	Central States H & L Co Of Omaha	Life, Accident, and Health	NE	276,886	408,451	149,773	143,805	0.7%
2017	Credit (group and individual)	34274	Central States Ind Co Of Omaha	Property and Casualty	NE	54,327	54,327	9,935	16,081	0.1%
2017	Credit (group and individual)	62626	CMFG Life Ins Co	Life, Accident, and Health	IA	12,999,961	13,255,930	6,744,157	6,766,138	34.9%
2017	Credit (group and individual)	71455	Financial Amer Life Ins Co	Life, Accident, and Health	KS	0	1,116	13,786	14,594	0.0%
2017	Credit (group and individual)	64211	Guarantee Trust Life Ins Co	Life, Accident, and Health	IL	0	3,495	1,270	974	0.0%
2017	Credit (group and individual)	81779	Individual Assur Co Life Hlth & Acc	Life, Accident, and Health	OK	-12	0	0	-220	0.0%
2017	Credit (group and individual)	97691	Life Of The South Ins Co	Life, Accident, and Health	GA	7,052,928	7,252,660	1,839,308	1,750,514	18.9%
2017	Credit (group and individual)	65951	Merit Life Ins Co	Life, Accident, and Health	IN	-2,021,291	3,978,201	1,983,601	1,337,774	-5.4%
2017	Credit (group and individual)	66168	Minnesota Life Ins Co	Life, Accident, and Health	MN	3,953,196	3,049,117	380,991	793,950	10.6%
2017	Credit (group and individual)	93777	Pavonia Life Ins Co of MI	Life, Accident, and Health	MI	407,027	407,027	308,030	-305,988	1.1%
2017	Credit (group and individual)	97152	Plateau Ins Co	Life, Accident, and Health	TN	685,240	521,283	72,737	124,554	1.8%
2017	Credit (group and individual)	68136	Protective Life Ins Co	Life, Accident, and Health	TN	11,595	79,512	29,840	6,140	0.0%
2017	Credit (group and individual)	93742	Securian Life Ins Co	Life, Accident, and Health	MN	154,388	143,423	2,698	4,230	0.4%
2017	Credit (group and individual)	25178	State Farm Mut Auto Ins Co	Property and Casualty	IL	-42,437	215,039	93,014	39,377	-0.1%
2017	Credit (group and individual)	86231	Transamerica Life Ins Co	Life, Accident, and Health	IA	54,025	36,769	282,454	101,262	0.1%
2017	Credit (group and individual)	66281	Transamerica Premier Life Ins Co	Life, Accident, and Health	IA	-788	1,072	2,114	-419	0.0%
2017	Credit (group and individual)	11121	Unified Life Ins Co	Life, Accident, and Health	TX	1,007	1,042	0	0	0.0%
2017	Credit (group and individual)	71323	Zale Life Ins Co	Life, Accident, and Health	AZ	13,281	13,281	0	-2,467	0.0%
<b>2017</b>	<b>Credit (group and individual)</b>		<b>TOTAL</b>			<b>37,267,149</b>	<b>38,602,584</b>	<b>15,561,328</b>	<b>14,033,555</b>	<b>100.0%</b>