

NORTH CAROLINA DEPARTMENT OF INSURANCE
SUMMARY OF NORTH CAROLINA ACCIDENT AND HEALTH BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2018

Description	Percent of Total Direct Premiums Written	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred
TOTAL-NORTH CAROLINA ACCIDENT AND HEALTH BUSINESS		22,850,175,391	22,903,718,010	17,545,847,761	17,766,320,080
BY STATE OF DOMICILE					
Domestic Companies	44.2%	10,094,600,660	10,147,012,406	7,665,440,719	7,701,623,228
Foreign Companies	55.8%	12,755,574,731	12,756,705,604	9,880,407,042	10,064,696,852
BY NC INSURER TYPE					
Fraternal Companies	0.1%	15,819,798	15,349,681	12,484,723	13,321,230
Health Companies	16.0%	3,653,373,262	3,660,160,971	3,003,467,732	3,070,309,322
Hospital, Medical and Dental Service or Indemnity Corporations	40.0%	9,134,998,717	9,183,595,574	6,895,640,743	6,901,677,933
Health Maintenance Organizations	15.5%	3,548,191,142	3,553,642,385	2,856,887,507	2,873,065,469
Life, Accident and Health Companies	27.8%	6,362,450,113	6,373,037,246	4,687,956,876	4,816,747,985
Limited Health Services Organizations	0.0%	63,679	0	52,965	53,093
Property and Casualty Companies	0.6%	135,217,294	117,909,748	87,797,215	89,845,735
Authorized Surplus Lines Companies	0.0%	61,386	22,405	1,560,000	1,299,313
BY LINE OF BUSINESS					
AUTHORIZED SURPLUS LINES; FRATERNAL; LIFE, ACCIDENT AND HEALTH; AND PROPERTY AND CASUALTY COMPANIES:					
Group	16.9%	3,867,056,436	3,862,946,573	2,901,347,652	2,954,561,420
Federal Employees Health Benefits Plan Premium	0.1%	25,732,684	25,714,565	17,984,316	18,077,429
Credit (Group and Individual)	0.2%	41,994,129	39,227,794	15,147,775	15,053,616
Collectively Renewable	0.0%	1,924,687	1,928,061	1,896,134	1,852,736
Medicare Title XVIII Exempt from State Taxes and Fees	5.0%	1,139,991,314	1,146,480,832	876,033,876	880,732,525
Non-Cancellable	0.7%	153,860,676	151,757,330	111,143,708	90,878,065
Guaranteed Renewable	5.3%	1,215,583,035	1,211,884,143	836,397,770	923,895,157
Non-Renewable for Stated Reasons Only	0.1%	17,921,764	17,178,810	7,487,127	7,921,052
Other Accident Only	0.0%	5,031,224	5,009,100	1,276,158	1,648,460
All Other	0.2%	47,404,194	47,170,894	23,975,673	27,187,349
HEALTH COMPANIES; HOSPITAL, MEDICAL AND DENTAL SERVICE OR INDEMNITY CORPORATIONS; HEALTH MAINTENANCE ORGANIZATIONS; AND LIMITED HEALTH SERVICES ORGANIZATIONS:					
Individual Comprehensive	19.9%	4,551,370,308	4,551,954,051	3,112,126,795	3,135,270,629
Group Comprehensive	12.1%	2,767,861,413	2,771,134,185	2,247,551,321	2,181,772,303
Medicare Supplement	1.7%	394,193,845	394,193,795	296,770,103	302,395,445
Vision Only	0.4%	88,290,218	88,221,090	72,888,320	73,093,354
Dental Only	0.8%	183,298,172	180,753,886	136,310,480	136,836,946
Federal Employees Health Benefits Plan	5.0%	1,146,239,826	1,194,809,212	1,032,498,308	1,076,524,993
Title XVIII Medicare	29.2%	6,679,792,422	6,687,795,593	5,460,486,917	5,523,674,735
Title XIX Medicaid	0.0%	0	0	0	0
Other	2.3%	522,629,044	525,558,096	394,525,328	414,943,866