

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

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	54631	BCBS of NC Inc	Hospital, Medical, and Dental Service or Indemnity	NC	9,072,896,543	9,121,465,930	6,845,102,471	6,853,504,307	89.9%	89.9%
2	95103	UnitedHealthcare of NC Inc	Health Maintenance Organization	NC	497,275,499	497,463,205	402,379,832	415,885,060	4.9%	94.8%
3	95132	Cigna Hlthcare of NC Inc	Health Maintenance Organization	NC	168,625,576	172,280,491	116,323,677	116,378,325	1.7%	96.5%
4	12962	FirstCarolinaCare Ins Co Inc	Health Maintenance Organization	NC	132,510,769	132,510,769	119,467,505	118,340,673	1.3%	97.8%
5	15685	Care N Care Ins Co of NC	Health	NC	128,810,693	128,810,693	107,411,840	117,204,825	1.3%	99.1%
6	54658	Delta Dental of NC	Hospital, Medical, and Dental Service or Indemnity	NC	59,065,800	59,065,800	47,589,697	47,522,880	0.6%	99.6%
7	16170	Liberty Advantage LLC	Health Maintenance Organization	NC	15,343,447	15,343,447	11,374,089	13,422,382	0.2%	99.8%
8	12288	Fresenius Hlth Plans of NC Inc	Health Maintenance Organization	NC	14,582,088	14,582,088	11,623,181	15,240,797	0.1%	99.9%
9	95179	Cigna Dental Hlth of NC Inc	Health Maintenance Organization	NC	5,329,892	5,329,892	4,057,804	4,006,356	0.1%	100.0%
10	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	137,909	137,647	110,000	117,000	0.0%	100.0%
11	84786	Colorado Bankers Life Ins Co	Life, Accident, and Health	NC	22,444	22,444	623	623	0.0%	100.0%
		<i>ALL OTHERS</i>			0	0	0	0	0.0%	100.0%
		<b>TOTAL</b>			<b>10,094,600,660</b>	<b>10,147,012,406</b>	<b>7,665,440,719</b>	<b>7,701,623,228</b>	<b>100.0%</b>	

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

Year	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 %
2018	54631	BCBS of NC Inc	Hospital, Medical, and Dental Service or Indemnity	NC	9,072,896,543	9,121,465,930	6,845,102,471	6,853,504,307	89.9%
2018	15685	Care N Care Ins Co of NC	Health	NC	128,810,693	128,810,693	107,411,840	117,204,825	1.3%
2018	95179	Cigna Dental Hlth of NC Inc	Health Maintenance Organization	NC	5,329,892	5,329,892	4,057,804	4,006,356	0.1%
2018	95132	Cigna Hlthcare of NC Inc	Health Maintenance Organization	NC	168,625,576	172,280,491	116,323,677	116,378,325	1.7%
2018	84786	Colorado Bankers Life Ins Co	Life, Accident, and Health	NC	22,444	22,444	623	623	0.0%
2018	54658	Delta Dental of NC	Hospital, Medical, and Dental Service or Indemnity	NC	59,065,800	59,065,800	47,589,697	47,522,880	0.6%
2018	12962	FirstCarolinaCare Ins Co Inc	Health Maintenance Organization	NC	132,510,769	132,510,769	119,467,505	118,340,673	1.3%
2018	12288	Fresenius Hlth Plans of NC Inc	Health Maintenance Organization	NC	14,582,088	14,582,088	11,623,181	15,240,797	0.1%
2018	16170	Liberty Advantage LLC	Health Maintenance Organization	NC	15,343,447	15,343,447	11,374,089	13,422,382	0.2%
2018	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	137,909	137,647	110,000	117,000	0.0%
2018	95103	UnitedHealthcare of NC Inc	Health Maintenance Organization	NC	497,275,499	497,463,205	402,379,832	415,885,060	4.9%
<b>2018</b>		<b>TOTAL</b>			<b>10,094,600,660</b>	<b>10,147,012,406</b>	<b>7,665,440,719</b>	<b>7,701,623,228</b>	<b>100.0%</b>

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

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
2018	Dental only	54631	BCBS of NC Inc	Hospital, Medical, and Dental Service or Indemnity	NC	70,610,523	70,610,523	47,623,226	48,364,264
2018	Federal employees health benefits plan	54631	BCBS of NC Inc	Hospital, Medical, and Dental Service or Indemnity	NC	1,145,004,027	1,193,573,413	1,031,606,857	1,075,662,543
2018	Group comprehensive	54631	BCBS of NC Inc	Hospital, Medical, and Dental Service or Indemnity	NC	2,048,545,592	2,048,545,593	1,645,123,872	1,574,193,174
2018	Individual comprehensive	54631	BCBS of NC Inc	Hospital, Medical, and Dental Service or Indemnity	NC	4,446,335,964	4,446,335,964	3,050,134,711	3,076,129,898
2018	Medicare supplement	54631	BCBS of NC Inc	Hospital, Medical, and Dental Service or Indemnity	NC	382,057,437	382,057,437	287,471,903	293,246,529
2018	Other	54631	BCBS of NC Inc	Hospital, Medical, and Dental Service or Indemnity	NC	179,706,811	179,706,811	125,909,737	132,615,072
2018	Title XVIII medicare	54631	BCBS of NC Inc	Hospital, Medical, and Dental Service or Indemnity	NC	792,362,296	792,362,296	652,020,143	648,021,799
2018	Vision only	54631	BCBS of NC Inc	Hospital, Medical, and Dental Service or Indemnity	NC	8,273,893	8,273,893	5,212,022	5,271,028
2018	Title XVIII medicare	15685	Care N Care Ins Co of NC	Health	NC	128,810,693	128,810,693	107,411,840	117,204,825
2018	Dental only	95179	Cigna Dental Hlth of NC Inc	Health Maintenance Organization	NC	5,329,892	5,329,892	4,057,804	4,006,356
2018	Group comprehensive	95132	Cigna Hlthcare of NC Inc	Health Maintenance Organization	NC	5,330,282	8,401,454	3,813,284	3,727,723
2018	Individual comprehensive	95132	Cigna Hlthcare of NC Inc	Health Maintenance Organization	NC	100,311,750	100,895,493	61,052,092	61,917,666
2018	Title XVIII medicare	95132	Cigna Hlthcare of NC Inc	Health Maintenance Organization	NC	62,983,544	62,983,544	51,458,301	50,732,936
2018	Group	84786	Colorado Bankers Life Ins Co	Life, Accident, and Health	NC	3,963	3,963	223	223
2018	Other accident only (individual)	84786	Colorado Bankers Life Ins Co	Life, Accident, and Health	NC	18,481	18,481	400	400
2018	Dental only	54658	Delta Dental of NC	Hospital, Medical, and Dental Service or Indemnity	NC	59,065,800	59,065,800	47,589,697	47,522,880
2018	Group comprehensive	12962	FirstCarolinaCare Ins Co Inc	Health Maintenance Organization	NC	54,543,159	54,543,159	49,576,853	48,648,112
2018	Title XVIII medicare	12962	FirstCarolinaCare Ins Co Inc	Health Maintenance Organization	NC	77,967,610	77,967,610	69,890,652	69,692,561
2018	Title XVIII medicare	12288	Fresenius Hlth Plans of NC Inc	Health Maintenance Organization	NC	14,582,088	14,582,088	11,623,181	15,240,797
2018	Title XVIII medicare	16170	Liberty Advantage LLC	Health Maintenance Organization	NC	15,343,447	15,343,447	11,374,089	13,422,382
2018	All other (individual)	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	137,909	137,647	110,000	117,000
2018	Group comprehensive	95103	UnitedHealthcare of NC Inc	Health Maintenance Organization	NC	491,396,990	491,623,925	403,454,982	414,447,867
2018	Individual comprehensive	95103	UnitedHealthcare of NC Inc	Health Maintenance Organization	NC	5,077,838	5,077,838	-185,836	-453,194
2018	Title XVIII medicare	95103	UnitedHealthcare of NC Inc	Health Maintenance Organization	NC	800,671	761,442	-889,314	1,890,387
<b>2018</b>			<b>TOTAL</b>			<b>10,094,600,660</b>	<b>10,147,012,406</b>	<b>7,665,440,719</b>	<b>7,701,623,228</b>