

NORTH CAROLINA DEPARTMENT OF INSURANCE
SUMMARY OF NORTH CAROLINA ACCIDENT AND HEALTH BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2019

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		24,032,196,652	24,022,435,001	19,284,867,729	19,638,709,219
BY STATE OF DOMICILE					
Domestic Companies	41.5%	9,976,583,325	9,995,719,291	8,167,046,167	8,240,664,888
Foreign Companies	58.5%	14,055,613,327	14,026,715,710	11,117,821,562	11,398,044,331
BY NC INSURER TYPE					
Fraternal Companies	0.1%	16,849,859	16,784,633	14,030,211	14,418,512
Health Companies	17.3%	4,151,729,653	4,132,443,182	3,443,159,417	3,511,333,853
Hospital, Medical and Dental Service or Indemnity Corporations	37.7%	9,063,548,259	9,083,594,298	7,386,747,105	7,476,778,420
Health Maintenance Organizations	16.4%	3,937,139,428	3,936,389,293	3,171,541,942	3,207,109,834
Life, Accident and Health Companies	28.0%	6,720,089,606	6,721,222,945	5,172,145,243	5,325,000,917
Limited Health Services Organizations	0.0%	2,339	0	1,887	1,834
Property and Casualty Companies	0.6%	142,713,994	131,916,200	97,228,410	104,031,561
Authorized Surplus Lines Companies	0.0%	123,514	84,450	13,514	34,288
BY LINE OF BUSINESS					
AUTHORIZED SURPLUS LINES; FRATERNAL; LIFE, ACCIDENT AND HEALTH; AND PROPERTY AND CASUALTY COMPANIES:					
Group	15.7%	3,780,162,882	3,791,148,341	2,907,700,019	2,960,809,277
Federal Employees Health Benefits Plan Premium	0.1%	26,960,526	26,938,254	22,516,643	22,883,326
Credit (Group and Individual)	0.2%	44,556,936	40,556,356	15,279,403	15,037,843
Collectively Renewable	0.0%	235,024	275,651	512,292	243,430
Medicare Title XVIII Exempt from State Taxes and Fees	6.3%	1,505,718,759	1,498,259,547	1,282,770,849	1,304,612,277
Non-Cancellable	0.7%	156,797,707	154,412,221	111,716,745	98,341,717
Guaranteed Renewable	5.3%	1,263,152,676	1,256,517,509	897,656,059	989,706,011
Non-Renewable for Stated Reasons Only	0.1%	17,036,256	17,102,984	6,761,309	6,995,607
Other Accident Only	0.0%	7,132,607	7,115,132	1,339,300	1,791,631
All Other	0.3%	80,121,554	79,803,481	39,554,828	44,984,552
HEALTH COMPANIES; HOSPITAL, MEDICAL AND DENTAL SERVICE OR INDEMNITY CORPORATIONS; HEALTH MAINTENANCE ORGANIZATIONS; AND LIMITED HEALTH SERVICES ORGANIZATIONS:					
Individual Comprehensive	17.5%	4,195,756,098	4,195,508,574	3,214,207,009	3,263,917,768
Group Comprehensive	11.8%	2,828,126,860	2,828,114,129	2,384,232,163	2,362,733,286
Medicare Supplement	1.7%	405,417,447	405,399,270	303,381,367	303,943,228
Vision Only	0.4%	90,768,663	90,767,075	69,687,364	69,743,158
Dental Only	0.8%	184,925,160	180,588,093	142,566,889	143,713,321
Federal Employees Health Benefits Plan	5.2%	1,260,634,556	1,280,657,301	1,154,373,875	1,199,260,779
Title XVIII Medicare	31.7%	7,612,448,240	7,594,866,681	6,281,328,152	6,377,690,829
Title XIX Medicaid	0.0%	0	0	0	0
Other	2.4%	572,244,701	574,404,402	449,283,463	472,301,179