

NORTH CAROLINA DEPARTMENT OF INSURANCE
SUMMARY OF NORTH CAROLINA ACCIDENT AND HEALTH BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2020

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		26,202,844,474	25,820,275,749	20,036,470,109	20,273,511,716
BY STATE OF DOMICILE					
Domestic Companies	39.4%	10,332,774,069	10,147,918,034	8,400,097,287	8,369,525,454
Foreign Companies	60.6%	15,870,070,405	15,672,357,715	11,636,372,822	11,903,986,262
BY NC INSURER TYPE					
Fraternal Companies	0.1%	16,964,355	16,849,434	12,709,348	8,476,285
Health Companies	18.3%	4,792,082,294	4,654,977,656	3,594,401,292	3,631,269,475
Hospital, Medical and Dental Service or Indemnity Corporations	35.6%	9,323,412,675	9,142,773,647	7,532,814,943	7,478,139,379
Health Maintenance Organizations	18.8%	4,920,677,312	4,917,058,618	3,775,712,497	3,939,692,370
Life, Accident and Health Companies	26.8%	7,018,574,849	6,959,581,100	5,033,405,227	5,127,624,241
Limited Health Services Organizations	0.0%	2,346	0	1,854	1,850
Property and Casualty Companies	0.5%	131,095,518	128,941,298	87,406,281	88,331,012
Authorized Surplus Lines Companies	0.0%	35,125	93,996	18,667	-22,896
BY LINE OF BUSINESS					
AUTHORIZED SURPLUS LINES; FRATERNAL; LIFE, ACCIDENT AND HEALTH; AND PROPERTY AND CASUALTY COMPANIES:					
Group	15.2%	3,975,453,291	3,952,748,806	2,906,855,012	2,946,486,468
Federal Employees Health Benefits Plan Premium	0.1%	36,922,961	37,102,067	29,840,012	29,176,889
Credit (Group and Individual)	0.1%	34,683,126	40,287,811	14,687,347	14,523,208
Collectively Renewable	0.0%	195,411	199,546	469,481	141,715
Medicare Title XVIII Exempt from State Taxes and Fees	5.9%	1,556,496,778	1,514,019,832	1,156,553,695	1,176,811,048
Non-Cancellable	0.7%	171,527,403	169,593,970	122,794,815	123,486,342
Guaranteed Renewable	4.8%	1,270,299,356	1,271,769,624	853,273,600	884,633,184
Non-Renewable for Stated Reasons Only	0.1%	17,690,747	17,766,412	6,597,647	6,228,838
Other Accident Only	0.0%	6,650,390	6,272,648	1,257,546	1,283,101
All Other	0.4%	96,750,384	95,705,112	41,210,368	41,637,849
HEALTH COMPANIES; HOSPITAL, MEDICAL AND DENTAL SERVICE OR INDEMNITY CORPORATIONS; AND LIMITED HEALTH SERVICES ORGANIZATIONS:					
Individual Comprehensive	16.3%	4,273,428,246	4,271,733,478	3,324,670,324	3,374,578,497
Group Comprehensive	10.5%	2,752,858,801	2,750,793,673	2,417,420,607	2,315,609,988
Medicare Supplement	1.6%	424,449,359	424,226,215	295,373,481	302,231,369
Vision Only	0.4%	91,847,347	91,844,453	63,901,673	64,311,123
Dental Only	0.8%	199,430,660	195,030,298	141,085,305	144,000,535
Federal Employees Health Benefits Plan	5.6%	1,468,487,296	1,287,877,226	1,184,460,244	1,150,605,085
Title XVIII Medicare	35.3%	9,258,563,818	9,124,474,653	6,973,093,195	7,223,944,950
Title XIX Medicaid	0.0%	0	0	0	0
Other	2.2%	567,109,100	568,829,925	502,925,757	473,821,527