

NORTH CAROLINA DEPARTMENT OF INSURANCE
SUMMARY OF NORTH CAROLINA ACCIDENT AND HEALTH BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2021

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		31,178,740,191	31,384,382,721	25,497,481,039	26,803,857,534
BY STATE OF DOMICILE					
Domestic Companies	46.2%	14,409,159,742	14,527,467,802	11,809,455,627	12,868,523,589
Foreign Companies	53.8%	16,769,580,449	16,856,914,919	13,688,025,412	13,935,333,945
BY NC INSURER TYPE					
Fraternal Companies	0.1%	16,410,846	16,467,314	12,440,204	10,123,787
Health Companies	22.1%	6,880,744,816	6,971,252,761	5,813,420,787	6,253,293,679
Hospital, Medical and Dental Service or Indemnity Corporations	32.2%	10,029,555,276	10,160,932,915	8,513,273,166	8,943,485,323
Health Maintenance Organizations	22.8%	7,115,477,623	7,103,790,164	5,714,789,625	5,980,725,792
Life, Accident and Health Companies	22.4%	6,978,422,014	6,982,816,900	5,341,693,559	5,497,236,620
Limited Health Services Organizations	0.0%	2,360	0	1,880	1,856
Property and Casualty Companies	0.5%	157,981,664	148,988,513	101,803,699	118,899,359
Authorized Surplus Lines Companies	0.0%	145,592	134,154	58,119	91,118
BY LINE OF BUSINESS					
AUTHORIZED SURPLUS LINES; FRATERNAL; LIFE, ACCIDENT AND HEALTH; AND PROPERTY AND CASUALTY COMPANIES:					
Group	13.0%	4,049,636,186	4,013,956,081	3,116,291,311	3,229,247,045
Federal Employees Health Benefits Plan Premium	0.1%	41,051,990	40,899,472	31,418,705	31,786,623
Credit (Group and Individual)	0.1%	35,765,394	38,523,861	14,055,848	14,066,121
Collectively Renewable	0.0%	169,553	173,528	480,887	329,884
Medicare Title XVIII Exempt from State Taxes and Fees	4.7%	1,455,356,978	1,483,628,349	1,241,190,192	1,238,376,277
Non-Cancellable	0.5%	160,822,608	157,900,004	109,009,953	108,866,985
Guaranteed Renewable	4.1%	1,275,425,447	1,278,028,784	875,289,167	935,986,590
Non-Renewable for Stated Reasons Only	0.1%	18,749,994	18,767,056	7,793,209	8,167,836
Other Accident Only	0.0%	6,853,715	7,114,300	1,726,108	1,732,445
All Other	0.4%	109,128,251	109,415,446	58,740,201	57,791,078
HEALTH COMPANIES; HOSPITAL, MEDICAL AND DENTAL SERVICE OR INDEMNITY CORPORATIONS; HEALTH MAINTENANCE ORGANIZATIONS; AND LIMITED HEALTH SERVICES ORGANIZATIONS:					
Individual Comprehensive	15.4%	4,807,088,013	4,807,088,013	3,857,812,632	3,907,876,042
Group Comprehensive	8.5%	2,645,848,067	2,684,612,144	2,237,497,928	2,544,373,734
Medicare Supplement	1.4%	450,103,402	444,276,680	333,661,366	326,443,484
Vision Only	0.3%	101,698,186	101,696,354	68,525,077	68,921,092
Dental Only	0.7%	230,717,193	226,754,178	178,180,201	177,268,640
Federal Employees Health Benefits Plan	3.8%	1,190,511,161	1,287,698,612	1,237,503,800	1,225,048,725
Title XVIII Medicare	33.4%	10,422,508,676	10,505,902,260	8,970,235,312	9,087,750,797
Title XIX Medicaid	11.7%	3,634,474,890	3,634,474,890	2,710,668,506	3,368,106,447
Other	1.7%	542,830,487	543,472,709	447,400,636	471,717,689