

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA ACCIDENT AND HEALTH - CREDIT (GROUP AND INDIVIDUAL) BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2021**

| 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    | 62626             | CMFG Life Ins Co                     | Life, Accident, and Health | IA                | 13,016,241              | 13,033,567             | 8,034,067          | 8,034,152              | 36.4%          | 36.4%                     |
| 2    | 97691             | Life Of The South Ins Co             | Life, Accident, and Health | GA                | 7,346,921               | 6,915,603              | 1,417,536          | 1,201,162              | 20.5%          | 56.9%                     |
| 3    | 66168             | Minnesota Life Ins Co                | Life, Accident, and Health | MN                | 7,258,871               | 7,165,129              | 820,988            | 1,421,771              | 20.3%          | 77.2%                     |
| 4    | 60518             | American Hlth & Life Ins Co          | Life, Accident, and Health | TX                | 7,184,666               | 10,075,621             | 3,337,063          | 3,355,427              | 20.1%          | 97.3%                     |
| 5    | 60275             | American Bankers Life Assur Co Of FL | Life, Accident, and Health | FL                | 321,492                 | 334,938                | 38,304             | 22,600                 | 0.9%           | 98.2%                     |
| 6    | 97152             | Plateau Ins Co                       | Life, Accident, and Health | TN                | 316,997                 | 385,815                | 103,574            | 97,432                 | 0.9%           | 99.1%                     |
| 7    | 93777             | Pavonia Life Ins Co of MI            | Life, Accident, and Health | MI                | 122,957                 | 122,957                | 77,375             | 71,884                 | 0.3%           | 99.4%                     |
| 8    | 93742             | Securian Life Ins Co                 | Life, Accident, and Health | MN                | 105,352                 | 81,534                 | 0                  | 0                      | 0.3%           | 99.7%                     |
| 9    | 10111             | American Bankers Ins Co Of FL        | Property and Casualty      | FL                | 41,554                  | 41,554                 | 1,303              | -11,280                | 0.1%           | 99.9%                     |
| 10   | 60739             | American Natl Ins Co                 | Life, Accident, and Health | TX                | 32,401                  | 53,002                 | 2,591              | 2,259                  | 0.1%           | 99.9%                     |
|      |                   | <i>ALL OTHERS</i>                    |                            |                   | <i>17,942</i>           | <i>314,141</i>         | <i>223,047</i>     | <i>-129,286</i>        | <i>0.1%</i>    | <i>100.0%</i>             |
|      |                   | <b>TOTAL</b>                         |                            |                   | <b>35,765,394</b>       | <b>38,523,861</b>      | <b>14,055,848</b>  | <b>14,066,121</b>      | <b>100.0%</b>  |                           |

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| 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 | Market Share % |
|-------------|--------------------------------------|-------------------|--------------------------------------|----------------------------|-------------------|-------------------------|------------------------|--------------------|------------------------|----------------|
| 2021        | Credit (group and individual)        | 10111             | American Bankers Ins Co Of FL        | Property and Casualty      | FL                | 41,554                  | 41,554                 | 1,303              | -11,280                | 0.1%           |
| 2021        | Credit (group and individual)        | 60275             | American Bankers Life Assur Co Of FL | Life, Accident, and Health | FL                | 321,492                 | 334,938                | 38,304             | 22,600                 | 0.9%           |
| 2021        | Credit (group and individual)        | 60488             | American Gen Life Ins Co             | Life, Accident, and Health | TX                | 0                       | 0                      | 0                  | -572                   | 0.0%           |
| 2021        | Credit (group and individual)        | 60518             | American Hlth & Life Ins Co          | Life, Accident, and Health | TX                | 7,184,666               | 10,075,621             | 3,337,063          | 3,355,427              | 20.1%          |
| 2021        | Credit (group and individual)        | 60739             | American Natl Ins Co                 | Life, Accident, and Health | TX                | 32,401                  | 53,002                 | 2,591              | 2,259                  | 0.1%           |
| 2021        | Credit (group and individual)        | 60836             | American Republic Ins Co             | Life, Accident, and Health | IA                | -2,769                  | -5,657                 | 31,247             | -25,010                | 0.0%           |
| 2021        | Credit (group and individual)        | 61751             | Central States H & L Co Of Omaha     | Life, Accident, and Health | NE                | 13,463                  | 249,779                | 52,720             | 13,305                 | 0.0%           |
| 2021        | Credit (group and individual)        | 34274             | Central States Ind Co Of Omaha       | Property and Casualty      | NE                | 4,622                   | 4,622                  | 0                  | -120                   | 0.0%           |
| 2021        | Credit (group and individual)        | 62626             | CMFG Life Ins Co                     | Life, Accident, and Health | IA                | 13,016,241              | 13,033,567             | 8,034,067          | 8,034,152              | 36.4%          |
| 2021        | Credit (group and individual)        | 64211             | Guarantee Trust Life Ins Co          | Life, Accident, and Health | IL                | 0                       | 79                     | 3,410              | 34                     | 0.0%           |
| 2021        | Credit (group and individual)        | 97691             | Life Of The South Ins Co             | Life, Accident, and Health | GA                | 7,346,921               | 6,915,603              | 1,417,536          | 1,201,162              | 20.5%          |
| 2021        | Credit (group and individual)        | 65951             | Merit Life Ins Co                    | Life, Accident, and Health | TX                | -6,423                  | 45,099                 | 61,560             | -45,787                | 0.0%           |
| 2021        | Credit (group and individual)        | 66168             | Minnesota Life Ins Co                | Life, Accident, and Health | MN                | 7,258,871               | 7,165,129              | 820,988            | 1,421,771              | 20.3%          |
| 2021        | Credit (group and individual)        | 93777             | Pavonia Life Ins Co of MI            | Life, Accident, and Health | MI                | 122,957                 | 122,957                | 77,375             | 71,884                 | 0.3%           |
| 2021        | Credit (group and individual)        | 97152             | Plateau Ins Co                       | Life, Accident, and Health | TN                | 316,997                 | 385,815                | 103,574            | 97,432                 | 0.9%           |
| 2021        | Credit (group and individual)        | 68136             | Protective Life Ins Co               | Life, Accident, and Health | TN                | 1,085                   | 10,735                 | 4,430              | 1,378                  | 0.0%           |
| 2021        | Credit (group and individual)        | 93742             | Securian Life Ins Co                 | Life, Accident, and Health | MN                | 105,352                 | 81,534                 | 0                  | 0                      | 0.3%           |
| 2021        | Credit (group and individual)        | 25178             | State Farm Mut Auto Ins Co           | Property and Casualty      | IL                | -597                    | 9,353                  | 14,941             | -1,423                 | 0.0%           |
| 2021        | Credit (group and individual)        | 86231             | Transamerica Life Ins Co             | Life, Accident, and Health | IA                | 8,561                   | 131                    | 54,739             | -71,091                | 0.0%           |
| <b>2021</b> | <b>Credit (group and individual)</b> |                   | <b>TOTAL</b>                         |                            |                   | <b>35,765,394</b>       | <b>38,523,861</b>      | <b>14,055,848</b>  | <b>14,066,121</b>      | <b>100.0%</b>  |