

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA ACCIDENT AND HEALTH BUSINESS - DOMESTICS**  
**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	54631	BCBS of NC Inc	Hospital, Medical, and Dental Service or Indemnity	NC	9,748,753,809	9,880,131,448	8,303,008,196	8,731,333,967	67.7%	67.7%
2	95103	UnitedHealthcare of NC Inc	Health Maintenance Organization	NC	1,191,852,580	1,191,781,709	847,627,523	980,104,936	8.3%	75.9%
3	16547	WellCare of NC Inc	Health	NC	758,924,573	758,924,573	562,724,782	714,813,701	5.3%	81.2%
4	16539	AmeriHealth Caritas NC Inc	Health	NC	657,755,635	657,755,635	461,358,542	593,569,415	4.6%	85.8%
5	16595	Bright Hlth Co of NC	Health Maintenance Organization	NC	469,532,070	469,532,070	382,050,083	460,188,790	3.3%	89.0%
6	16526	Carolina Complete Hlth Inc	Health	NC	467,190,396	467,190,396	344,200,832	428,267,001	3.2%	92.3%
7	95132	Cigna Hlthcare of NC Inc	Health Maintenance Organization	NC	360,335,312	364,869,775	309,546,512	330,656,913	2.5%	94.8%
8	15685	Care N Care Ins Co of NC	Health	NC	182,739,293	182,739,293	156,840,167	165,311,585	1.3%	96.0%
9	16395	AmBetter of NC Inc	Hospital, Medical, and Dental Service or Indemnity	NC	181,298,391	181,298,391	126,684,300	128,209,565	1.3%	97.3%
10	12962	FirstCarolinaCare Ins Co Inc	Health Maintenance Organization	NC	114,217,726	116,751,732	92,406,741	95,989,680	0.8%	98.1%
		<i>ALL OTHERS</i>			276,559,957	256,492,780	223,007,949	240,078,036	1.9%	100.0%
		<b>TOTAL</b>		<b>NC</b>	<b>14,409,159,742</b>	<b>14,527,467,802</b>	<b>11,809,455,627</b>	<b>12,868,523,589</b>	<b>100.0%</b>	

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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 %
2021	16767	Alignment Hlth Plan of NC Inc	Health Maintenance Organization	NC	14,357,303	14,357,303	13,033,554	14,611,465	0.1%
2021	16395	AmBetter of NC Inc	Hospital, Medical, and Dental Service or Indemnity	NC	181,298,391	181,298,391	126,684,300	128,209,565	1.3%
2021	16539	AmeriHealth Caritas NC Inc	Health	NC	657,755,635	657,755,635	461,358,542	593,569,415	4.6%
2021	54631	BCBS of NC Inc	Hospital, Medical, and Dental Service or Indemnity	NC	9,748,753,809	9,880,131,448	8,303,008,196	8,731,333,967	67.7%
2021	15999	BCBS of NC Senior Hlth	Hospital, Medical, and Dental Service or Indemnity	NC	4,119,030	4,119,030	2,729,680	3,767,490	0.0%
2021	16595	Bright Hlth Co of NC	Health Maintenance Organization	NC	469,532,070	469,532,070	382,050,083	460,188,790	3.3%
2021	15685	Care N Care Ins Co of NC	Health	NC	182,739,293	182,739,293	156,840,167	165,311,585	1.3%
2021	16526	Carolina Complete Hlth Inc	Health	NC	467,190,396	467,190,396	344,200,832	428,267,001	3.2%
2021	95179	Cigna Dental Hlth of NC Inc	Health Maintenance Organization	NC	7,156,348	7,156,348	5,357,271	5,392,763	0.0%
2021	95132	Cigna Hlthcare of NC Inc	Health Maintenance Organization	NC	360,335,312	364,869,775	309,546,512	330,656,913	2.5%
2021	54658	Delta Dental of NC	Hospital, Medical, and Dental Service or Indemnity	NC	95,384,046	95,384,046	80,850,990	80,174,301	0.7%
2021	16328	Experience Hlth Inc	Health Maintenance Organization	NC	19,688,698	19,688,698	17,782,743	19,004,167	0.1%
2021	12962	FirstCarolinaCare Ins Co Inc	Health Maintenance Organization	NC	114,217,726	116,751,732	92,406,741	95,989,680	0.8%
2021	16170	Liberty Advantage LLC	Health Maintenance Organization	NC	19,514,034	0	16,455,017	16,455,017	0.1%
2021	16768	Longevity Hlth Plan of NC Inc	Health Maintenance Organization	NC	11,981,262	11,981,262	8,296,904	11,406,759	0.1%
2021	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	147,584	147,276	56,000	51,500	0.0%
2021	16852	Oscar Hlth Plan of NC Inc	Health Maintenance Organization	NC	2,363,722	2,363,722	1,019,394	1,723,794	0.0%
2021	16360	PruittHealth Premier NC LLC	Health Maintenance Organization	NC	6,812,091	6,812,091	6,173,302	5,759,935	0.0%
2021	16593	Troy Hlth Inc	Health Maintenance Organization	NC	14,175,936	14,175,936	11,531,653	13,208,575	0.1%
2021	95103	UnitedHealthcare of NC Inc	Health Maintenance Organization	NC	1,191,852,580	1,191,781,709	847,627,523	980,104,936	8.3%
2021	16548	WellCare Hlth Ins of NC Inc	Health	NC	80,859,903	80,307,068	59,721,441	68,522,270	0.6%
2021	16547	WellCare of NC Inc	Health	NC	758,924,573	758,924,573	562,724,782	714,813,701	5.3%
<b>2021</b>		<b>TOTAL</b>		<b>NC</b>	<b>14,409,159,742</b>	<b>14,527,467,802</b>	<b>11,809,455,627</b>	<b>12,868,523,589</b>	<b>100.0%</b>

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**FOR THE YEAR ENDED DECEMBER 31, 2021**

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
2021	Title XVIII medicare	16767	Alignment Hlth Plan of NC Inc	Health Maintenance Organization	NC	14,357,303	14,357,303	13,033,554	14,611,465
2021	Individual comprehensive	16395	AmBetter of NC Inc	Hospital, Medical, and Dental Service or Indemnity	NC	181,298,391	181,298,391	126,684,300	128,209,565
2021	Title XIX medicaid	16539	AmeriHealth Caritas NC Inc	Health	NC	657,755,635	657,755,635	461,358,542	593,569,415
2021	Dental only	54631	BCBS of NC Inc	Hospital, Medical, and Dental Service or Indemnity	NC	82,688,741	82,688,741	56,847,896	56,663,269
2021	Federal employee health benefit plan	54631	BCBS of NC Inc	Hospital, Medical, and Dental Service or Indemnity	NC	1,188,266,954	1,285,454,405	1,235,733,655	1,223,345,704
2021	Group comprehensive	54631	BCBS of NC Inc	Hospital, Medical, and Dental Service or Indemnity	NC	2,107,175,214	2,141,365,402	1,827,893,250	2,131,916,564
2021	Individual comprehensive	54631	BCBS of NC Inc	Hospital, Medical, and Dental Service or Indemnity	NC	3,978,749,397	3,978,749,397	3,206,320,530	3,156,827,218
2021	Medicare supplement	54631	BCBS of NC Inc	Hospital, Medical, and Dental Service or Indemnity	NC	389,686,487	389,686,487	291,269,536	282,043,585
2021	Other	54631	BCBS of NC Inc	Hospital, Medical, and Dental Service or Indemnity	NC	256,271,307	256,271,307	215,705,608	223,357,046
2021	Title XIX medicaid	54631	BCBS of NC Inc	Hospital, Medical, and Dental Service or Indemnity	NC	940,848,392	940,848,392	766,907,784	929,580,183
2021	Title XVIII medicare	54631	BCBS of NC Inc	Hospital, Medical, and Dental Service or Indemnity	NC	788,569,492	788,569,492	692,645,683	717,861,988
2021	Vision only	54631	BCBS of NC Inc	Hospital, Medical, and Dental Service or Indemnity	NC	16,497,825	16,497,825	9,684,254	9,738,410
2021	Title XVIII medicare	15999	BCBS of NC Senior Hlth	Hospital, Medical, and Dental Service or Indemnity	NC	4,119,030	4,119,030	2,729,680	3,767,490
2021	Individual comprehensive	16595	Bright Hlth Co of NC	Health Maintenance Organization	NC	469,532,070	469,532,070	382,050,083	460,188,790
2021	Title XVIII medicare	15685	Care N Care Ins Co of NC	Health	NC	182,739,293	182,739,293	156,840,167	165,311,585
2021	Title XIX medicaid	16526	Carolina Complete Hlth Inc	Health	NC	467,190,396	467,190,396	344,200,832	428,267,001
2021	Dental only	95179	Cigna Dental Hlth of NC Inc	Health Maintenance Organization	NC	7,156,348	7,156,348	5,357,271	5,392,763
2021	Group comprehensive	95132	Cigna Hlthcare of NC Inc	Health Maintenance Organization	NC	1,291,741	5,860,485	6,416,759	3,739,015
2021	Individual comprehensive	95132	Cigna Hlthcare of NC Inc	Health Maintenance Organization	NC	149,724,050	149,724,050	124,260,639	141,875,038
2021	Title XVIII medicare	95132	Cigna Hlthcare of NC Inc	Health Maintenance Organization	NC	209,319,521	209,285,240	178,869,114	185,042,860
2021	Dental only	54658	Delta Dental of NC	Hospital, Medical, and Dental Service or Indemnity	NC	95,384,046	95,384,046	80,850,990	80,174,301
2021	Title XVIII medicare	16328	Experience Hlth Inc	Health Maintenance Organization	NC	19,688,698	19,688,698	17,782,743	19,004,167
2021	Group comprehensive	12962	FirstCarolinaCare Ins Co Inc	Health Maintenance Organization	NC	43,929,640	43,929,640	39,940,374	40,228,282
2021	Other	12962	FirstCarolinaCare Ins Co Inc	Health Maintenance Organization	NC	1,958,144	1,958,144	960,136	960,136
2021	Title XVIII medicare	12962	FirstCarolinaCare Ins Co Inc	Health Maintenance Organization	NC	68,329,942	70,863,948	51,506,231	54,801,262
2021	Title XVIII medicare	16170	Liberty Advantage LLC	Health Maintenance Organization	NC	19,514,034	0	16,455,017	16,455,017
2021	Title XVIII medicare	16768	Longevity Hlth Plan of NC Inc	Health Maintenance Organization	NC	11,981,262	11,981,262	8,296,904	11,406,759
2021	All other (individual)	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	147,584	147,276	56,000	51,500
2021	Individual comprehensive	16852	Oscar Hlth Plan of NC Inc	Health Maintenance Organization	NC	2,363,722	2,363,722	1,019,394	1,723,794
2021	Title XVIII medicare	16360	PruittHealth Premier NC LLC	Health Maintenance Organization	NC	6,812,091	6,812,091	6,173,302	5,759,935
2021	Title XVIII medicare	16593	Troy Hlth Inc	Health Maintenance Organization	NC	14,175,936	14,175,936	11,531,653	13,208,575
2021	Group comprehensive	95103	UnitedHealthcare of NC Inc	Health Maintenance Organization	NC	382,025,225	382,031,050	272,362,088	278,310,350
2021	Individual comprehensive	95103	UnitedHealthcare of NC Inc	Health Maintenance Organization	NC	72,225	72,225	224,947	356,325
2021	Title XIX medicaid	95103	UnitedHealthcare of NC Inc	Health Maintenance Organization	NC	809,755,894	809,755,894	575,476,566	701,876,147
2021	Title XVIII medicare	95103	UnitedHealthcare of NC Inc	Health Maintenance Organization	NC	-764	-77,460	-436,078	-437,886
2021	Title XVIII medicare	16548	WellCare Hlth Ins of NC Inc	Health	NC	80,859,903	80,307,068	59,721,441	68,522,270
2021	Title XIX medicaid	16547	WellCare of NC Inc	Health	NC	758,924,573	758,924,573	562,724,782	714,813,701
<b>2021</b>			<b>TOTAL</b>		<b>NC</b>	<b>14,409,159,742</b>	<b>14,527,467,802</b>	<b>11,809,455,627</b>	<b>12,868,523,589</b>