

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA ACCIDENT AND HEALTH - GROUP BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2022

Year	Line of Business	NAIC Company Code	Company Name	Business Type	Business Sub Type Code	Company Type	Company Sub Type Code	Statement Type Code	Group Name	Licensed In NC	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %	Cumulative Market Share %
2022	Group	80985	4 Ever Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Bcs Ins Grp	Licensed	IL	3,969,343	3,973,164	3,010,827	3,019,464	0.055%	0.055%
2022	Group	77879	5 Star Life Ins Co	Life, Accident, and Health	N	Stock	N	L		Licensed	NE	347,396	357,751	66,233	56,233	0.005%	0.060%
2022	Group	71854	Aaa Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Aaa Life Grp	Licensed	MI	1,434,104	1,431,831	357,662	517,455	0.020%	0.080%
2022	Group	22667	Ace Amer Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	1,670,647	1,746,160	247,618	-71,483	0.023%	0.104%
2022	Group	20699	Ace Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	215,382	215,382	0	57,059	0.003%	0.107%
2022	Group	33898	Aegis Security Ins Co	Property and Casualty	N	Stock	N	P	Aegis Grp	Licensed	PA	252,431	252,431	41,915	41,915	0.001%	0.108%
2022	Group	95109	Aetna Hlth Inc Pa Corp	Health	HM	Stock	N	X	Cvs Grp	Licensed	PA	13,327,907	13,327,331	11,310,447	11,111,632	0.186%	0.293%
2022	Group	60054	Aetna Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Cvs Grp	Licensed	CT	428,538,722	427,708,666	371,302,905	368,365,393	5.977%	6.270%
2022	Group	90611	Allianz Life Ins Co Of N Amer	Life, Accident, and Health	N	Stock	N	L	Allianz Ins Grp	Licensed	MN	2,794	2,794	21,360	21,360	0.000%	6.270%
2022	Group	64190	Allianz Life Ins Co Of Ny	Life, Accident, and Health	N	Stock	N	L	Allianz Ins Grp	Not Licensed	NY	1,040	1,041	0	0	0.000%	6.270%
2022	Group	60275	American Bankers Life Assur Co Of Fl	Life, Accident, and Health	N	Stock	N	L	Assurant Inc Grp	Licensed	FL	15,001	14,908	22,133	20,452	0.000%	6.271%
2022	Group	60380	American Family Life Assur Co Of Col	Life, Accident, and Health	N	Stock	N	L	Aflac Grp	Licensed	NE	139,307	164,540	63,215	94,730	0.002%	6.273%
2022	Group	60410	American Fidelity Assur Co	Life, Accident, and Health	N	Stock	N	L	American Fidelity C	Licensed	OK	2,958,918	2,966,959	3,053,301	3,488,486	0.041%	6.314%
2022	Group	69337	American Fin Security Life Ins Co	Life, Accident, and Health	N	Stock	N	L		Licensed	MO	2,903,982	2,913,177	1,010,083	57,223	0.041%	6.354%
2022	Group	60488	American Gen Life Ins Co	Life, Accident, and Health	N	Stock	N	L	American Intl Grp	Licensed	TX	2,762	9,274	1,014,685	159,524	0.000%	6.354%
2022	Group	60534	American Heritage Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Allstate Ins Grp	Licensed	FL	47,411,073	47,641,535	25,494,459	25,031,189	0.661%	7.016%
2022	Group	60518	American Hlth & Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Onemain Holdings	Licensed	TX	29,580	85,950	0	0	0.000%	7.016%
2022	Group	60577	American Income Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Globe Life Inc Grp	Licensed	IN	61,772	60,246	35,000	0	0.001%	7.017%
2022	Group	60739	American Natl Ins Co	Life, Accident, and Health	N	Stock	N	L	Brookfield Asset M	Licensed	TX	12,437	12,437	12,464	15,391	0.000%	7.017%
2022	Group	71773	American Natl Life Ins Co Of Tx	Life, Accident, and Health	N	Stock	N	L	Brookfield Asset M	Licensed	TX	166,371	168,571	90,532	90,330	0.002%	7.019%
2022	Group	60801	American Public Life Ins Co	Life, Accident, and Health	N	Stock	N	L	American Fidelity C	Licensed	OK	1,505,170	1,511,766	420,181	439,821	0.021%	7.040%
2022	Group	60836	American Republic Ins Co	Life, Accident, and Health	N	Mutual	N	L	American Enterpris	Licensed	IA	1,390,562	1,434,102	1,138,814	1,096,682	0.019%	7.060%
2022	Group	60895	American United Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Oneamerica Fin Pa	Licensed	IN	18,806,226	18,850,827	12,637,206	14,140,215	0.262%	7.322%
2022	Group	61301	Ameritas Life Ins Corp	Life, Accident, and Health	N	Stock	N	L	Ameritas Mut Holdi	Licensed	NE	62,068,257	62,050,216	45,523,622	46,596,707	0.866%	8.188%
2022	Group	60033	Ameritas Life Ins Corp Of Ny	Life, Accident, and Health	N	Stock	N	L	Ameritas Mut Holdi	Not Licensed	NY	347,283	351,042	234,196	234,746	0.005%	8.193%
2022	Group	27928	Amex Assur Co	Property and Casualty	N	Stock	N	P		Licensed	IL	841,780	844,623	38,708	75,984	0.012%	8.204%
2022	Group	61069	Anthem Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Elevance Hlth Inc C	Licensed	IN	2,178,349	2,160,810	2,601,555	2,615,079	0.030%	8.235%
2022	Group	71439	Assurity Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Assurity Grp	Licensed	NE	199,027	194,677	82,587	59,648	0.003%	8.238%
2022	Group	61492	Athene Annuity & Life Assur Co	Life, Accident, and Health	N	Stock	N	L	Apollo Global Mgm	Licensed	DE	22,577	22,423	185,153	143,256	0.000%	8.238%
2022	Group	84522	Auto Club Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Automobile Club M	Licensed	MI	1,111	1,116	0	-1	0.000%	8.238%
2022	Group	61212	Baltimore Life Ins Co	Life, Accident, and Health	N	Stock	N	L		Licensed	MD	2,682	2,682	0	0	0.000%	8.238%
2022	Group	61239	Bankers Fidelity Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Atlantic Amer Grp	Licensed	GA	178,069	174,620	21,255	25,247	0.002%	8.240%
2022	Group	61263	Bankers Life & Cas Co	Life, Accident, and Health	N	Stock	N	L	Cno Financial Grp	Licensed	IL	249,794	265,208	255,677	239,279	0.003%	8.244%
2022	Group	54631	Bcbs Of Nc Inc	Health	HI	Other	N	X	Bcbs Of Nc Grp	Licensed	NC	2,595,230,527	2,595,230,527	2,250,086,098	2,241,280,563	36.197%	44.440%
2022	Group	38245	Bcs Ins Co	Property and Casualty	N	Stock	N	P	Bcs Ins Grp	Licensed	OH	10,433	10,433	0	243,198	0.000%	44.441%
2022	Group	37540	Beazley Ins Co Inc	Property and Casualty	N	Stock	N	P	Beazley Grp	Licensed	CT	38,197	38,197	6,018	15,835	0.001%	44.441%
2022	Group	41394	Benchmark Ins Co	Property and Casualty	N	Stock	N	P	Benchmark Holding	Licensed	KS	322,905	322,905	2,325	154,066	0.005%	44.446%
2022	Group	90638	Best Life & Hlth Ins Co	Life, Accident, and Health	N	Stock	N	L		Licensed	TX	374,145	381,877	270,945	265,698	0.005%	44.451%
2022	Group	61476	Boston Mut Life Ins Co	Life, Accident, and Health	N	Mutual	N	L	Boston Mut Grp	Licensed	MA	221,630	269,161	156,948	156,434	0.003%	44.454%
2022	Group	87726	Brighthouse Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Brighthouse Holdin	Licensed	DE	2,812	2,851	21,090	3,305	0.000%	44.454%
2022	Group	19518	Catlin Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	TX	-14,934	-14,935	40,092	247,595	0.000%	44.454%
2022	Group	61751	Central States H & L Co Of Omaha	Life, Accident, and Health	N	Mutual	N	L	Central States Grp	Licensed	NE	10,101	8,949	4,548	4,541	0.000%	44.454%
2022	Group	10642	Cherokee Ins Co	Property and Casualty	N	Stock	N	P		Licensed	MI	268,509	356,696	-123,969	7,473	0.004%	44.458%
2022	Group	67369	Cigna Hlth & Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Cigna Hlth Grp	Licensed	CT	599,704,823	596,700,520	460,583,307	467,873,583	8.364%	52.822%
2022	Group	95132	Cigna Hlthcare Of Nc Inc	Health	HM	Stock	N	X	Cigna Hlth Grp	Licensed	NC	4,595,319	4,595,319	3,998,791	4,230,915	0.064%	52.886%
2022	Group	61727	Cigna Natl Hlth Ins Co	Life, Accident, and Health	N	Stock	N	L	Cigna Hlth Grp	Licensed	OH	4,680	4,680	3,865	3,837	0.000%	52.886%
2022	Group	61921	Citizens Security Life Ins Co	Life, Accident, and Health	N	Stock	N	L		Licensed	KY	775,285	788,962	620,652	645,766	0.011%	52.897%
2022	Group	62626	Cmfg Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Trustage Grp	Licensed	IA	9,820,453	9,820,943	3,007,411	2,182,581	0.137%	53.034%
2022	Group	62049	Colonial Life & Accident Ins Co	Life, Accident, and Health	N	Stock	N	L	Unum Grp	Licensed	SC	11,072,757	11,174,206	3,924,683	3,299,303	0.154%	53.188%
2022	Group	62065	Colonial Penn Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Cno Financial Grp	Licensed	PA	858	671	0	190	0.000%	53.188%
2022	Group	62146	Combined Ins Co Of Amer	Life, Accident, and Health	N	Stock	N	L	Chubb Ltd Grp	Licensed	IL	7,012,216	7,192,067	4,207,569	4,320,089	0.098%	53.286%
2022	Group	81426	Commercial Travelers Life Ins Co	Life, Accident, and Health	N	Stock	N	L	National Guardian	Licensed	NY	4,124	4,498	59,736	76,675	0.000%	53.286%
2022	Group	77828	Companion Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Bcbs Of Sc Grp	Licensed	SC	32,386,898	32,509,391	21,065,263	20,931,049	0.452%	53.738%
2022	Group	62308	Connecticut Gen Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Cigna Hlth Grp	Licensed	CT	79,833	54,490	-15,241	60,458	0.001%	53.739%
2022	Group	71730	Continental Amer Ins Co	Life, Accident, and Health	N	Stock	N	L	Aflac Grp	Licensed	NE	38,586,743	40,101,691	16,824,864	17,957,860	0.538%	54.277%

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2022	Group	71404	Continental Gen Ins Co	Life, Accident, and Health	N	Stock	N	L		Licensed	TX	46,430	46,971	177,800	226,956	0.001%	54.278%
2022	Group	68500	Continental Life Ins Co Brentwood	Life, Accident, and Health	N	Stock	N	L	Cvs Grp	Licensed	TN	75,359	75,283	0	0	0.001%	54.279%
2022	Group	62553	Country Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Country Ins & Fin S	Licensed	IL	2,434	2,400	0	0	0.000%	54.279%
2022	Group	81973	Coventry Hlth & Life Ins Co	Life, Accident, and Health	N	Stock	N	X	Cvs Grp	Licensed	MO	0	0	-8,918	-8,918	0.000%	54.279%
2022	Group	71129	Dearborn Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Hcsc Grp	Licensed	IL	1,422,015	1,422,015	1,438,656	1,438,656	0.020%	54.299%
2022	Group	62634	Delaware Amer Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Metropolitan Grp	Licensed	DE	157,111	155,404	24,407	23,018	0.002%	54.301%
2022	Group	85561	Elips Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Swiss Re Grp	Licensed	MO	3,536	5,683	6,536	96	0.000%	54.301%
2022	Group	21458	Employers Ins Co Of Wausau	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	0	0	2,469	1,635	0.000%	54.301%
2022	Group	68322	Empower Ann Ins Co Of Amer	Life, Accident, and Health	N	Stock	N	L	Great West Grp	Licensed	CO	527,924	2,429,547	1,505,809	385,544	0.007%	54.308%
2022	Group	89087	Enterprise Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Unitedhealth Grp	Not Licensed	TX	4,681	4,681	924	673	0.000%	54.308%
2022	Group	62944	Equitable Financial Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Equitable Holdings	Licensed	NY	51,913	54,852	760,583	761,204	0.001%	54.309%
2022	Group	78077	Equitable Financial Life Ins Co Of A	Life, Accident, and Health	N	Stock	N	L	Equitable Holdings	Licensed	AZ	8,759,913	8,797,857	6,362,666	6,362,666	0.122%	54.431%
2022	Group	60186	Everlake Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Everlake Holdings	Licensed	IL	128,944	130,721	118,889	136,725	0.002%	54.433%
2022	Group	35157	Fair Amer Ins & Reins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathawal	Licensed	NY	1,759,266	1,759,266	354,721	427,505	0.025%	54.458%
2022	Group	77968	Family Heritage Life Ins Co Of Amer	Life, Accident, and Health	N	Stock	N	L	Globe Life Inc Grp	Licensed	OH	5,877	5,895	0	0	0.000%	54.458%
2022	Group	20281	Federal Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	829,736	806,031	142,209	64,333	0.012%	54.469%
2022	Group	63290	Fidelity Life Assn A Legal Reserve L	Life, Accident, and Health	N	Stock	N	L		Licensed	IL	88,144	88,391	0	2,550	0.001%	54.471%
2022	Group	71870	Fidelity Security Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Fidelity Security Gr	Licensed	MO	40,358,401	40,351,906	29,914,455	28,691,790	0.563%	55.033%
2022	Group	69140	First Allmerica Fin Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Global Atlantic Grp	Licensed	MA	0	0	6,758	6,758	0.000%	55.033%
2022	Group	64297	First Unum Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Unum Grp	Not Licensed	NY	1,954,357	1,964,526	244,632	209,774	0.027%	55.061%
2022	Group	12962	Firstcarolinacare Ins Co Inc	Health	HM	Stock	N	X	Carle Holding Co G	Licensed	NC	40,351,563	40,351,563	37,295,929	38,097,430	0.563%	55.624%
2022	Group	91642	Forethought Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Global Atlantic Grp	Licensed	IN	10,765	0	0	0	0.000%	55.624%
2022	Group	62324	Freedom Life Ins Co Of Amer	Life, Accident, and Health	N	Stock	N	L	Unitedhealth Grp	Licensed	TX	1,177,003	1,172,616	569,359	482,004	0.016%	55.640%
2022	Group	70025	Genworth Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Genworth Fin Grp	Licensed	DE	7,538,421	7,608,804	5,632,474	6,564,276	0.105%	55.745%
2022	Group	72990	Genworth Life Ins Co Of Ny	Life, Accident, and Health	N	Stock	N	L	Genworth Fin Grp	Not Licensed	NY	40,567	40,151	199,857	261,927	0.001%	55.746%
2022	Group	70939	Gerber Life Ins Co	Life, Accident, and Health	N	Stock	N	L	West Southern Grp	Licensed	NY	7,007,783	6,943,203	4,189,713	4,321,208	0.098%	55.844%
2022	Group	91472	Globe Life & Accident Ins Co	Life, Accident, and Health	N	Stock	N	L	Globe Life Inc Grp	Licensed	NE	7,929	6,805	2,903	3,514	0.000%	55.844%
2022	Group	93521	Granular Ins Co	Life, Accident, and Health	N	Stock	N	L		Licensed	SC	2,858,195	3,101,598	1,149,388	2,533,527	0.040%	55.884%
2022	Group	18694	Great Midwest Ins Co	Property and Casualty	N	Stock	N	P	Skyward Specialty	Licensed	TX	3,513,791	3,513,791	3,308,112	6,017,230	0.049%	55.933%
2022	Group	20303	Great Northern Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	1,600	1,643	0	-29	0.000%	55.933%
2022	Group	90212	Great Southern Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Financial Holdings	Licensed	TX	38,861	39,291	0	36,000	0.001%	55.933%
2022	Group	22322	Greenwich Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	-94,260	221,761	883,331	64,101	-0.001%	55.932%
2022	Group	64211	Guarantee Trust Life Ins Co	Life, Accident, and Health	N	Mutual	N	L	Guarantee Trust Gr	Licensed	IL	227,680	226,460	140,846	182,651	0.003%	55.935%
2022	Group	64246	Guardian Life Ins Co Of Amer	Life, Accident, and Health	N	Mutual	N	L	Guardian Life Grp	Licensed	NY	84,278,143	83,850,784	46,322,291	47,664,384	1.175%	57.110%
2022	Group	77976	Gulf Guar Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Gulf Guaranty Grp	Licensed	MS	400,756	400,756	413,084	579,712	0.006%	57.116%
2022	Group	19682	Hartford Fire Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas	Licensed	CT	594,445	642,644	0	71,298	0.008%	57.124%
2022	Group	70815	Hartford Life & Accident Ins Co	Life, Accident, and Health	N	Stock	N	L	Hartford Fire & Cas	Licensed	CT	123,668,661	124,718,646	76,737,871	90,032,041	1.725%	58.849%
2022	Group	92711	Hcc Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Tokio Marine Holdi	Licensed	IN	61,590,421	61,582,667	37,140,150	32,104,860	0.859%	59.708%
2022	Group	66214	Heartland Natl Life Ins Co	Life, Accident, and Health	N	Stock	N	L		Licensed	IN	0	148	0	0	0.000%	59.708%
2022	Group	93440	Hm Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Highmark Grp	Licensed	PA	11,213,363	11,011,256	4,817,396	3,899,876	0.156%	59.865%
2022	Group	64513	Horace Mann Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Horace Mann Grp	Licensed	IL	38,532	37,833	7,133	-62,136	0.001%	59.865%
2022	Group	64580	Illinois Mut Life Ins Co	Life, Accident, and Health	N	Mutual	N	L		Licensed	IL	34,231	34,209	13,821	18,002	0.000%	59.866%
2022	Group	27960	Illinois Union Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Su	IL	2,500	2,500	0	-306	0.000%	59.866%
2022	Group	64602	Independence Life & Ann Co	Life, Accident, and Health	N	Stock	N	L	Sun Life Financial I	Licensed	DE	664,281	664,281	606,489	606,489	0.009%	59.875%
2022	Group	22713	Insurance Co Of N Amer	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	0	0	130,050	130,050	0.000%	59.875%
2022	Group	65056	Jackson Natl Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Jackson Natl Grp	Licensed	MI	6,210	6,171	0	0	0.000%	59.875%
2022	Group	93610	John Hancock Life & Hlth Ins Co	Life, Accident, and Health	N	Stock	N	L	John Hancock Grp	Licensed	MA	552,614	555,770	79,002	187,825	0.008%	59.883%
2022	Group	65838	John Hancock Life Ins Co Usa	Life, Accident, and Health	N	Stock	N	L	John Hancock Grp	Licensed	MI	10,507,545	10,453,075	5,770,577	13,685,171	0.147%	60.029%
2022	Group	65129	Kansas City Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Kansas City Life In	Licensed	MO	2,949,285	2,955,878	1,862,797	1,685,630	0.041%	60.070%
2022	Group	65242	Lafayette Life Ins Co	Life, Accident, and Health	N	Stock	N	L	West Southern Grp	Licensed	OH	0	0	81,249	81,079	0.000%	60.070%
2022	Group	19917	Liberty Ins Underwriters Inc	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IL	791,964	789,611	345,970	869,186	0.011%	60.081%
2022	Group	65331	Liberty Natl Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Globe Life Inc Grp	Licensed	NE	277	277	0	0	0.000%	60.081%
2022	Group	65412	Life Ins Co Of Al	Life, Accident, and Health	N	Stock	N	L		Licensed	AL	17,553	17,550	13,708	13,851	0.000%	60.082%
2022	Group	65498	Life Ins Co Of N Amer	Life, Accident, and Health	N	Stock	N	L	New York Life Grp	Licensed	PA	93,517,172	92,201,490	65,260,642	74,297,165	1.304%	61.386%
2022	Group	77720	Lifeseure Ins Co	Life, Accident, and Health	N	Stock	N	L	Bcbs Of Mi Grp	Licensed	MI	4,851	4,800	0	129	0.000%	61.386%

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Year	Line of Business	NAIC Company Code	Company Name	Business Type	Business Sub Type Code	Company Type	Company Sub Type Code	Statement Type Code	Group Name	Licensed In NC	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %	Cumulative Market Share %
2022	Group	99724	Lifeshield Natl Ins Co	Life, Accident, and Health	N	Stock	N	L	Homeshield Capital	Licensed	OK	0	0	115,997	107,933	0.000%	61.386%
2022	Group	62057	Lincoln Life & Ann Co Of Ny	Life, Accident, and Health	N	Stock	N	L	Lincoln Natl Grp	Licensed	NY	2,080,036	2,142,807	404,098	510,145	0.029%	61.415%
2022	Group	65676	Lincoln Natl Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Lincoln Natl Grp	Licensed	IN	137,332,037	138,263,147	90,676,054	97,373,921	1.915%	63.330%
2022	Group	65722	Loyal Amer Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Cigna Hlth Grp	Licensed	OH	19,325	19,702	3,536	-2,045	0.000%	63.331%
2022	Group	65781	Madison Natl Life Ins Co Inc	Life, Accident, and Health	N	Stock	N	L	Horace Mann Grp	Licensed	WI	666,716	686,616	203,267	5,152	0.009%	63.340%
2022	Group	65870	Manhattan Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Manhattan Life Grp	Licensed	NY	12,148	9,016	0	0	0.000%	63.340%
2022	Group	61883	Manhattanlife Ins & Ann Co	Life, Accident, and Health	N	Stock	N	L	Manhattan Life Grp	Licensed	TX	3,064,905	3,358,234	1,257,054	1,296,751	0.043%	63.383%
2022	Group	65935	Massachusetts Mut Life Ins Co	Life, Accident, and Health	N	Mutual	N	L	Mass Mut Life Ins Co	Licensed	MA	22,764	22,764	0	-5,591	0.000%	63.383%
2022	Group	63312	Massmutual Ascend Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Mass Mut Life Ins Co	Licensed	OH	1,267	1,267	0	143	0.000%	63.383%
2022	Group	69515	Medamerica Ins Co	Life, Accident, and Health	N	Stock	N	L	Lifetime Hlthcare G	Licensed	PA	16,236	18,177	46,769	29,969	0.000%	63.383%
2022	Group	31119	Medico Ins Co	Life, Accident, and Health	N	Stock	N	L	American Enterpris	Licensed	IA	1,089,453	1,093,762	579,697	569,777	0.015%	63.399%
2022	Group	65978	Metropolitan Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Metropolitan Grp	Licensed	NY	337,530,930	315,945,515	308,897,049	281,714,808	4.708%	68.106%
2022	Group	66087	Mid West Natl Life Ins Co Of Tn	Life, Accident, and Health	N	Stock	N	L	Uniedhealth Grp	Licensed	TX	147,965	148,101	49,581	42,664	0.002%	68.108%
2022	Group	66168	Minnesota Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Minnesota Mut Grp	Licensed	MN	13,858,499	13,791,442	4,612,359	4,492,986	0.193%	68.302%
2022	Group	66370	Mony Life Ins Co	Life, Accident, and Health	N	Mutual	N	L	Dai-ichi Life Holdin	Licensed	NY	6,016	6,179	808	412	0.000%	68.302%
2022	Group	88668	Mutual Of Amer Life Ins Co	Life, Accident, and Health	N	Mutual	N	L	Mutual Of Amer Life	Licensed	NY	20,663	20,663	47,231	47,231	0.000%	68.302%
2022	Group	71412	Mutual Of Omaha Ins Co	Life, Accident, and Health	N	Mutual	N	L	Mutual Of Omaha C	Licensed	NE	4,741,719	4,498,263	2,062,388	2,554,909	0.066%	68.368%
2022	Group	93734	Nassau Life & Ann Co	Life, Accident, and Health	N	Stock	N	L	Ggc Grp	Licensed	CT	120,336	120,336	103,372	104,294	0.002%	68.370%
2022	Group	61409	National Benefit Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Primerica Grp	Licensed	NY	39,412	40,640	833	-3,208	0.001%	68.370%
2022	Group	11991	National Cas Co	Property and Casualty	N	Stock	N	P	Nationwide Corp G	Licensed	OH	0	0	3,112	3,112	0.000%	68.370%
2022	Group	66583	National Guardian Life Ins Co	Life, Accident, and Health	N	Mutual	N	L	National Guardian	Licensed	WI	26,463,309	26,158,529	11,514,233	11,526,935	0.369%	68.740%
2022	Group	82538	National Hlth Ins Co	Life, Accident, and Health	N	Stock	N	L	Allstate Ins Grp	Licensed	TX	13,372,197	12,921,582	9,215,093	8,599,470	0.187%	68.926%
2022	Group	92657	Nationwide Life & Ann Ins Co	Life, Accident, and Health	N	Stock	N	L	Nationwide Corp G	Licensed	OH	0	0	25,114	25,546	0.000%	68.926%
2022	Group	66869	Nationwide Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Nationwide Corp G	Licensed	OH	12,762,125	12,698,920	8,228,104	6,654,075	0.178%	69.104%
2022	Group	23787	Nationwide Mut Ins Co	Property and Casualty	N	Mutual	N	P	Nationwide Corp G	Licensed	OH	0	0	0	2	0.000%	69.104%
2022	Group	98205	Natl Foundation Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Uniedhealth Grp	Licensed	TX	3,858,986	3,860,682	1,210,011	1,416,423	0.054%	69.158%
2022	Group	66915	New York Life Ins Co	Life, Accident, and Health	N	Mutual	N	L	New York Life Grp	Licensed	NY	4,216,174	4,222,045	2,505,654	2,854,958	0.059%	69.217%
2022	Group	25038	North Amer Capacity Ins Co	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Authorized Su	NH	0	0	0	-201	0.000%	69.217%
2022	Group	21105	North River Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NJ	0	0	0	-725,452	0.000%	69.217%
2022	Group	67091	Northwestern Mut Life Ins Co	Life, Accident, and Health	N	Mutual	N	L	Northwestern Mut	Licensed	WI	3,587,565	3,899,038	2,102,678	2,128,004	0.050%	69.267%
2022	Group	76112	Oxford Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Amerco Corp Grp	Licensed	AZ	22,694	22,605	30,334	30,774	0.000%	69.267%
2022	Group	67539	Pan Amer Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Pan Amer Life Grp	Licensed	LA	11,792,465	11,818,930	9,873,399	9,921,012	0.164%	69.431%
2022	Group	67598	Paul Revere Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Unum Grp	Licensed	MA	133,960	136,790	591,213	192,062	0.002%	69.433%
2022	Group	12262	Pennsylvania Manufacturers Assoc Ins	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	PA	0	0	11,931	-23,819	0.000%	69.433%
2022	Group	67784	Philadelphia Amer Life Ins Co	Life, Accident, and Health	N	Stock	N	L	New Era Life Grp	Licensed	TX	26,486	26,242	13,890	12,413	0.000%	69.434%
2022	Group	80578	Physicians Mut Ins Co	Property and Casualty	N	Mutual	N	L	Physicians Mut Grp	Licensed	NE	124,154	125,405	71,752	72,322	0.002%	69.435%
2022	Group	65919	Primerica Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Primerica Grp	Licensed	TN	1,299	1,299	0	-7	0.000%	69.435%
2022	Group	61271	Principal Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Principal Fin Grp	Licensed	IA	78,793,052	78,823,835	46,090,501	47,039,336	1.099%	70.534%
2022	Group	88536	Protective Life & Annuity Ins Co	Life, Accident, and Health	N	Stock	N	L	Dai-ichi Life Holdin	Licensed	AL	120	13	0	0	0.000%	70.534%
2022	Group	68136	Protective Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Dai-ichi Life Holdin	Licensed	TN	2,489,051	611,102	16,096	135,315	0.035%	70.569%
2022	Group	68195	Provident Life & Accident Ins Co	Life, Accident, and Health	N	Stock	N	L	Unum Grp	Licensed	TN	22,798	22,749	1,135,334	526,053	0.000%	70.569%
2022	Group	68209	Provident Life & Cas Ins Co	Life, Accident, and Health	N	Stock	N	L	Unum Grp	Licensed	TN	22,864	25,484	0	0	0.000%	70.570%
2022	Group	68241	Prudential Ins Co Of Amer	Life, Accident, and Health	N	Stock	N	L	Prudential Of Amer	Licensed	NJ	39,539,930	41,055,043	27,811,235	32,901,603	0.551%	71.121%
2022	Group	71390	Puritan Life Ins Co Of Amer	Life, Accident, and Health	N	Stock	N	L	Calton Holdings Gr	Licensed	AZ	2,298	2,298	0	0	0.000%	71.121%
2022	Group	39217	Qbe Ins Corp	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	17,408,521	16,861,642	11,039,028	13,065,876	0.243%	71.364%
2022	Group	11515	Qbe Specialty Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Authorized Su	ND	0	0	2,266	0	0.000%	71.364%
2022	Group	68381	Reliance Standard Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Tokio Marine Holdin	Licensed	IL	12,562,400	12,649,116	14,140,097	11,280,089	0.175%	71.539%
2022	Group	67105	Reliastar Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Voya Financial Grp	Licensed	MN	87,512,124	87,656,654	37,016,512	36,891,512	1.221%	72.760%
2022	Group	61360	Reliastar Life Ins Co Of Ny	Life, Accident, and Health	N	Stock	N	L	Voya Financial Grp	Licensed	NY	450,958	455,222	0	0	0.006%	72.766%
2022	Group	61700	Renaissance Life & Hlth Ins Co Of Am	Life, Accident, and Health	N	Stock	N	L	Renaissance Hlth S	Licensed	IN	462,203	462,203	310,810	304,930	0.006%	72.773%
2022	Group	68462	Reserve Natl Ins Co	Life, Accident, and Health	N	Stock	N	L	Medical Mut Of Oh	Licensed	IL	964,234	854,649	465,013	411,696	0.013%	72.786%
2022	Group	65005	Riversource Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Ameriprise Fin Grp	Licensed	MN	171,662	198,210	29,626	29,954	0.002%	72.788%
2022	Group	60183	S Usa Life Ins Co Inc	Life, Accident, and Health	N	Stock	N	L	Prosperity Life Ins C	Licensed	AZ	1,200,049	1,290,649	351,313	734,510	0.017%	72.805%
2022	Group	60445	Sagicor Life Ins Co	Life, Accident, and Health	N	Stock	N	L		Licensed	TX	74	74	0	0	0.000%	72.805%
2022	Group	60176	Sbli Usa Life Ins Co Inc	Life, Accident, and Health	N	Stock	N	L	Prosperity Life Ins C	Licensed	NY	633	591	0	0	0.000%	72.805%

NORTH CAROLINA DEPARTMENT OF INSURANCE
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Year	Line of Business	NAIC Company Code	Company Name	Business Type	Business Sub Type Code	Company Type	Company Sub Type Code	Statement Type Code	Group Name	Licensed In NC	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %	Cumulative Market Share %
2022	Group	93742	Securian Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Minnesota Mut Grp	Licensed	MN	5,736,719	5,695,389	1,579,157	1,673,416	0.080%	72.885%
2022	Group	68810	Sentry Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Sentry Ins Grp	Licensed	WI	0	0	217,078	199,106	0.000%	72.885%
2022	Group	65757	Shelter Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Shelter Ins Grp	Not Licensed	MO	0	0	584	584	0.000%	72.885%
2022	Group	89958	Shelterpoint Ins Co	Life, Accident, and Health	N	Stock	N	L	Shelterpoint Grp Inc	Licensed	FL	123,939	123,939	74,985	75,295	0.002%	72.887%
2022	Group	68845	Shenandoah Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Prosperity Life Ins	Licensed	VA	0	0	9,099	10,829	0.000%	72.887%
2022	Group	38776	Siriuspoint Amer Ins Co	Property and Casualty	N	Stock	N	P	Siriuspoint Grp	Licensed	NY	15,368,064	15,988,522	8,159,050	10,702,404	0.214%	73.101%
2022	Group	68896	Southern Farm Bureau Life Ins Co	Life, Accident, and Health	N	Stock	N	L		Licensed	MS	537,613	605,422	303,962	-60,603	0.007%	73.109%
2022	Group	69019	Standard Ins Co	Life, Accident, and Health	N	Stock	N	L	Meiji Yasuda Life Ins	Licensed	OR	31,095,760	32,313,871	23,880,674	22,714,495	0.434%	73.542%
2022	Group	86355	Standard Life & Accident Ins Co	Life, Accident, and Health	N	Stock	N	L	Brookfield Asset M	Licensed	TX	488,491	578,964	163,558	136,467	0.007%	73.549%
2022	Group	89009	Standard Life Ins Co Of Ny	Life, Accident, and Health	N	Stock	N	L	Meiji Yasuda Life Ins Grp		NY	1,951	0	0	0	0.000%	73.549%
2022	Group	69078	Standard Security Life Ins Co Of Ny	Life, Accident, and Health	N	Stock	N	L	Tokio Marine Holdi	Licensed	NY	119,250	118,854	39,576	39,576	0.002%	73.551%
2022	Group	68985	Starmount Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Unum Grp	Licensed	ME	16,102,720	16,152,904	10,651,268	10,584,716	0.225%	73.776%
2022	Group	38318	Starr Ind & Liab Co	Property and Casualty	N	Stock	N	P	Starr Grp	Licensed	TX	15,768	23,577	82,719	49,158	0.000%	73.776%
2022	Group	25178	State Farm Mut Auto Ins Co	Property and Casualty	N	Mutual	N	P	State Farm Grp	Licensed	IL	8,021,730	8,021,730	6,891,356	6,891,562	0.112%	73.888%
2022	Group	80926	Sun Life & Hlth Ins Co	Life, Accident, and Health	N	Stock	N	L	Sun Life Financial	Licensed	MI	307,487	310,455	615,104	615,104	0.004%	73.892%
2022	Group	68608	Symetra Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Sumitomo Life Ins	Licensed	IA	48,019,697	48,386,613	33,550,444	33,800,827	0.670%	74.562%
2022	Group	88072	Talcott Resolution Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Talcott Holdings Gr	Licensed	CT	355,334	358,165	1,091,179	630,511	0.005%	74.567%
2022	Group	69345	Teachers Ins & Ann Assoc Of Amer	Life, Accident, and Health	N	Stock	N	L	Tiaa Family Grp	Licensed	NY	0	0	485,346	25,562	0.000%	74.567%
2022	Group	70688	Transamerica Financial Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Aegon US Holding	Licensed	NY	221,957	221,911	440,223	436,760	0.003%	74.570%
2022	Group	86231	Transamerica Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Aegon Us Holding	Licensed	IA	19,715,650	19,808,263	10,163,661	11,141,654	0.275%	74.845%
2022	Group	25682	Travelers Ind Co Of Ct	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	-84,429	0.000%	74.845%
2022	Group	61425	Trustmark Ins Co	Life, Accident, and Health	N	Stock	N	L	Trustmark Mut Hold	Licensed	IL	2,796,529	2,778,329	790,702	829,322	0.039%	74.884%
2022	Group	62863	Trustmark Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Trustmark Mut Hold	Licensed	IL	4,127,542	4,116,014	2,414,439	2,824,364	0.058%	74.941%
2022	Group	80314	Unicare Life & Hlth Ins Co	Life, Accident, and Health	N	Stock	N	L	Elevance Hlth Inc	Licensed	IN	97,657	99,109	94,647	87,620	0.001%	74.943%
2022	Group	11121	Unified Life Ins Co	Life, Accident, and Health	N	Stock	N	L		Licensed	TX	162,892	162,915	139,189	139,133	0.002%	74.945%
2022	Group	91529	Unimerica Ins Co	Life, Accident, and Health	N	Stock	N	L	Unitedhealth Grp	Licensed	WI	14,587,845	14,887,012	7,482,173	7,479,025	0.203%	75.148%
2022	Group	62596	Union Fidelity Life Ins Co	Life, Accident, and Health	N	Stock	N	L	General Electric Gr	Licensed	KS	44,121	44,648	6,783	7,107	0.001%	75.149%
2022	Group	69744	Union Labor Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Union Labor Grp	Licensed	MD	73,766	74,264	43,377	39,213	0.001%	75.150%
2022	Group	70408	Union Security Ins Co	Life, Accident, and Health	N	Stock	N	L	Trustage Grp	Licensed	KS	128,059	128,059	2,239	2,239	0.002%	75.152%
2022	Group	92916	United Amer Ins Co	Life, Accident, and Health	N	Stock	N	L	Globe Life Inc Grp	Licensed	NE	6,332,274	6,394,988	4,673,849	4,692,204	0.088%	75.240%
2022	Group	63983	United Heritage Life Ins Co	Life, Accident, and Health	N	Stock	N	L	United Heritage Mu	Licensed	ID	5,713	5,774	10,803	72,496	0.000%	75.240%
2022	Group	92703	United Natl Life Ins Co Of Amer	Life, Accident, and Health	N	Stock	N	L	Guarantee Trust Gr	Licensed	IL	0	0	0	-1	0.000%	75.240%
2022	Group	69868	United Of Omaha Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Mutual Of Omaha C	Licensed	NE	39,900,253	39,850,452	27,448,705	30,843,708	0.557%	75.797%
2022	Group	21113	United States Fire Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	0	0	0	-7,034,734	0.000%	75.797%
2022	Group	70106	United States Life Ins Co In The Cit	Life, Accident, and Health	N	Stock	N	L	American Intl Grp	Licensed	NY	320,684	417,300	1,764,759	949,054	0.004%	75.801%
2022	Group	79413	Unitedhealthcare Ins Co	Life, Accident, and Health	N	Stock	N	L	Unitedhealth Grp	Licensed	CT	1,153,582,960	1,160,485,164	932,689,089	935,412,283	16.089%	91.891%
2022	Group	12231	Unitedhealthcare Ins Co Of The River	Life, Accident, and Health	N	Stock	N	X	Unitedhealth Grp	Licensed	IL	63,022,316	63,020,929	49,724,322	47,099,711	0.879%	92.770%
2022	Group	95103	Unitedhealthcare Of Nc Inc	Health	HM	Stock	N	X	Unitedhealth Grp	Licensed	NC	241,829,920	241,836,312	192,952,131	179,619,861	3.373%	96.142%
2022	Group	67601	Unum Ins Co	Life, Accident, and Health	N	Stock	N	L	Unum Grp	Licensed	ME	11,479,353	11,674,358	3,172,415	3,406,107	0.160%	96.303%
2022	Group	62235	Unum Life Ins Co Of Amer	Life, Accident, and Health	N	Stock	N	L	Unum Grp	Licensed	ME	121,483,318	121,652,232	80,177,191	72,840,159	1.694%	97.997%
2022	Group	80802	Us Br Sun Life Assur Co Of Canada	Life, Accident, and Health	N	Stock	N	L	Sun Life Financial	Licensed	MI	126,092,977	127,318,657	80,991,321	80,991,321	1.759%	99.756%
2022	Group	80659	Us Business Of Canada Life Assur Co	Life, Accident, and Health	N	Stock	N	L	Great West Grp	Licensed	MI	165	165	244	243	0.000%	99.756%
2022	Group	69663	Usaa Life Ins Co	Life, Accident, and Health	N	Stock	N	L	United Serv Autom	Licensed	TX	5,251	5,268	0	0	0.000%	99.756%
2022	Group	94358	Usable Life	Life, Accident, and Health	N	Stock	N	L	Arkansas Bcbs Grp	Licensed	AR	13,632,301	13,674,664	8,079,793	8,079,793	0.190%	99.946%
2022	Group	20397	Vigilant Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	NY	12,700	13,496	0	-2,129	0.000%	70.570%
2022	Group	70319	Washington Natl Ins Co	Life, Accident, and Health	N	Stock	N	L	Cno Financial Grp	Licensed	IN	408,661	416,018	431,835	591,995	0.006%	70.576%
2022	Group	32280	Wellfleet Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathawa	Licensed	IN	1,613,732	1,841,263	967,735	958,525	0.023%	70.598%
2022	Group	85189	Western United Life Assur Co	Life, Accident, and Health	N	Stock	N	L	Manhattan Life Grp	Licensed	WA	0	0	681	681	0.000%	70.598%
2022	Group	39845	Westport Ins Corp	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Licensed	MO	0	0	0	-3,774,766	0.000%	70.598%
2022	Group	62413	Wilcac Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Wilton Re Grp	Licensed	IL	3,489	3,554	0	-50	0.000%	70.598%
2022	Group	60704	Wilton Reassur Life Co Of Ny	Life, Accident, and Health	N	Stock	N	L	Wilton Re Grp	Licensed	NY	1,241	1,230	0	0	0.000%	70.598%
2022	Group	90557	Zurich Amer Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Zurich Ins Grp	Licensed	IL	1,546,889	1,546,889	241,874	254,947	0.022%	70.620%
2022	Group	14178	Zurich Amer Life Ins Co Of Ny	Life, Accident, and Health	N	Stock	N	L	Zurich Ins Grp	Licensed	NY	297,756	297,756	0	0	0.004%	70.624%
2022	Group	TOTAL										7,169,830,302	7,160,235,450	5,664,627,021	5,645,706,585	100.000%	

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BUSINESS_SUB_TYPE_CODE:

BB=Blue Cross/Blue Shield
 HI=Hospital, Medical, and Dental Service or Indemnity (HMDI)
 HM=Health Maintenance Organization (HMO)
 LH=Limited Health Services Organization (LHSO)
 OS=ODS (Organized Delivery System)
 N=None
 MA=MEWA (Multiple Employers Welfare Arrangement)
 MC=Motor Club
 PD=Prepaid Dental
 PF=Pre-Need Funeral
 PL=Prepaid Legal
 SL=Surplus Lines

COMPANY_SUB_TYPE_CODE:

C=Captive
 CF=Captive-Other (Filer)
 CO=Captive-Other
 CP=Captive-Pure
 CS=Captive-Special Purpose Financial Insurer (Filer)
 GM=City, Town, County, state, Parish, Township Mutual
 ML=Manager managed Limited Liability Company
 N=None
 NP=Non-Profit
 RC=Risk Retention Group (RRG) - Captive
 RM=Residual Market Mechanism
 RR=RRG
 RT=Risk Retention Group (RRG) - Traditional
 SI=State Insurance Funds
 SV=Special Purpose Vehicle

STATEMENT_TYPE_CODE:

Indicates the line of business of the Filing Statement submitted by the company for the annual filing period.
 F= Fraternal
 L= Life, Accident, and Health
 P= Property and Casualty
 T= Title
 X= Health