

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA ACCIDENT AND HEALTH - INDIVIDUAL COMPREHENSIVE 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	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	82.8%	82.8%
2	16595	Bright Hlth Co of NC	Health Maintenance Organization	NC	469,532,070	469,532,070	382,050,083	460,188,790	9.8%	92.5%
3	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	3.8%	96.3%
4	95132	Cigna Hlthcare of NC Inc	Health Maintenance Organization	NC	149,724,050	149,724,050	124,260,639	141,875,038	3.1%	99.4%
5	95710	UnitedHealthcare of WI Inc	Health Maintenance Organization	WI	25,365,440	25,365,440	17,287,395	18,722,535	0.5%	99.9%
6	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%	100.0%
		<i>ALL OTHERS</i>			<i>54,943</i>	<i>54,943</i>	<i>190,291</i>	<i>329,102</i>	<i>0.0%</i>	<i>100.0%</i>
		TOTAL			4,807,088,013	4,807,088,013	3,857,812,632	3,907,876,042	100.0%	

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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	Individual comprehensive	95109	Aetna Hlth Inc PA Corp	Health Maintenance Organization	PA	-17,282	-17,282	-25,707	-25,804	0.0%
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	3.8%
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	82.8%
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	9.8%
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	3.1%
2021	Individual comprehensive	73288	Humana Ins Co	Health	WI	0	0	-9,025	-1,495	0.0%
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	0.0%
2021	Individual comprehensive	97179	UnitedHealthcare Life Ins Co	Health	WI	0	0	76	76	0.0%
2021	Individual comprehensive	95103	UnitedHealthcare of NC Inc	Health Maintenance Organization	NC	72,225	72,225	224,947	356,325	0.0%
2021	Individual comprehensive	95710	UnitedHealthcare of WI Inc	Health Maintenance Organization	WI	25,365,440	25,365,440	17,287,395	18,722,535	0.5%
2021	Individual comprehensive		TOTAL			4,807,088,013	4,807,088,013	3,857,812,632	3,907,876,042	100.0%