

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA ACCIDENT AND HEALTH - INDIVIDUAL COMPREHENSIVE BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2024**

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 Losses Paid	Market Share %	Cumulative Market Share %
2024	Individual Comprehensive	95109	Aetna Hlth Inc Pa Corp	Health	HM	Stock	N	X	Cvs Grp	Licensed	PA	2,070,452,224	1,814,673,306	29.368%	29.368%
2024	Individual Comprehensive	16395	Ambetter Of Nc Inc	Health	HI	Stock	N	X	Centene Corp Grp	Licensed	NC	858,120,445	611,078,809	12.172%	41.540%
2024	Individual Comprehensive	60488	American Gen Life Ins Co	Life, Accident, and Health	N	Stock	N	L	American Intl Grp	Licensed	TX	920	0	0.000%	41.540%
2024	Individual Comprehensive	63126	American Nat Life Ins Co Of Ny	Life, Accident, and Health	N	Stock	N	L	Brookfield Wealth Solut	Not Licensed	NY	5,647	4,410	0.000%	41.540%
2024	Individual Comprehensive	60739	American Natl Ins Co	Life, Accident, and Health	N	Stock	N	L	Brookfield Wealth Solut	Licensed	TX	0	1,030	0.000%	41.540%
2024	Individual Comprehensive	71773	American Natl Life Ins Co Of Tx	Life, Accident, and Health	N	Stock	N	L	Brookfield Wealth Solut	Licensed	TX	38,716	0	0.001%	41.541%
2024	Individual Comprehensive	60836	American Republic Ins Co	Life, Accident, and Health	N	Mutual	N	L	Wellabe Mut Holding C	Licensed	IA	603	0	0.000%	41.541%
2024	Individual Comprehensive	16539	Amerihealth Caritas Nc Inc	Health	N	Stock	N	X	Independence Hlth Grp	Licensed	NC	55,683,093	38,201,640	0.790%	42.331%
2024	Individual Comprehensive	61263	Bankers Life & Cas Co	Life, Accident, and Health	N	Stock	N	L	Cno Financial Grp	Licensed	IL	452	473	0.000%	42.331%
2024	Individual Comprehensive	54631	Bcbs Of Nc Inc	Health	HI	Other	N	X	Bcbs Of Nc Grp	Licensed	NC	3,533,294,800	2,887,153,368	50.118%	92.449%
2024	Individual Comprehensive	16595	Bright Hlth Co Of Nc	Health	HM	Stock	N	X	Bright Hlth Grp	Licensed	NC	-9,527,917	2,010,718	-0.135%	92.314%
2024	Individual Comprehensive	17366	Caresource Nc Co	Health	HM	Stock	N	X	Caresource Grp	Licensed	NC	36,103,612	26,129,206	0.512%	92.826%
2024	Individual Comprehensive	80799	Celtic Ins Co	Life, Accident, and Health	N	Stock	N	X	Centene Corp Grp	Licensed	IL	468,769	1,220,842	0.007%	92.832%
2024	Individual Comprehensive	67369	Cigna Hlth & Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Cigna Hlth Grp	Licensed	CT	-3,067,237	0	-0.044%	92.789%
2024	Individual Comprehensive	95132	Cigna Hlthcare Of Nc Inc	Health	HM	Stock	N	X	Cigna Hlth Grp	Licensed	NC	195,665,730	152,979,486	2.775%	95.564%
2024	Individual Comprehensive	62308	Connecticut Gen Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Cigna Hlth Grp	Licensed	CT	26,994	178,072	0.000%	95.565%
2024	Individual Comprehensive	62944	Equitable Financial Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Equitable Holdings Inc	Licensed	NY	65,635	103,690	0.001%	95.565%
2024	Individual Comprehensive	62286	Golden Rule Ins Co	Life, Accident, and Health	N	Stock	N	X	Unitedhealth Grp	Licensed	IN	3,826,482	2,794,104	0.054%	95.620%
2024	Individual Comprehensive	64246	Guardian Life Ins Co Of Amer	Life, Accident, and Health	N	Mutual	N	L	Guardian Life Grp	Licensed	NY	368	8,960	0.000%	95.620%
2024	Individual Comprehensive	41343	Hdi Global Ins Co	Property and Casualty	N	Stock	N	P	Hannover Grp	Licensed	IL	0	0	0.000%	95.620%
2024	Individual Comprehensive	65978	Metropolitan Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Metropolitan Grp	Licensed	NY	106,403	13,377	0.002%	95.621%
2024	Individual Comprehensive	71412	Mutual Of Omaha Ins Co	Life, Accident, and Health	N	Mutual	N	L	Mutual Of Omaha Grp	Licensed	NE	3,760	10,414	0.000%	95.621%
2024	Individual Comprehensive	68869	Nationwide Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Nationwide Corp Grp	Licensed	OH	109,921	113,482	0.002%	95.623%
2024	Individual Comprehensive	98205	Natl Foundation Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Unitedhealth Grp	Licensed	TX	0	-9,088	0.000%	95.623%
2024	Individual Comprehensive	16852	Oscar Hlth Plan Of Nc Inc	Health	HM	Stock	N	X	Oscar Health Inc Grp	Licensed	NC	22,062,679	11,234,304	0.313%	95.936%
2024	Individual Comprehensive	61271	Principal Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Principal Fin Grp	Licensed	IA	213	0	0.000%	95.936%
2024	Individual Comprehensive	68241	Prudential Ins Co Of Amer	Life, Accident, and Health	N	Stock	N	L	Prudential Of Amer Grp	Licensed	NJ	3,579	19,633	0.000%	95.936%
2024	Individual Comprehensive	65757	Shelter Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Shelter Ins Grp	Not Licensed	MO	1,026	0	0.000%	95.936%
2024	Individual Comprehensive	86355	Standard Life & Accident Ins Co	Life, Accident, and Health	N	Stock	N	L	Core Specialty Ins Hold	Licensed	TX	7,359	0	0.000%	95.936%
2024	Individual Comprehensive	56014	Thrivent Financial For Lutherans	Fraternal	N	Fraternal	N	L		Licensed	WI	0	-301	0.000%	95.936%
2024	Individual Comprehensive	86231	Transamerica Life Ins Co	Life, Accident, and Health	N	Stock	N	L	Aegon Us Holding Grp	Licensed	IA	471	0	0.000%	95.936%
2024	Individual Comprehensive	61425	Trustmark Ins Co	Life, Accident, and Health	N	Stock	N	L	Trustmark Mut Holding	Licensed	IL	6,112	0	0.000%	95.936%
2024	Individual Comprehensive	11121	Unified Life Ins Co	Life, Accident, and Health	N	Stock	N	L		Licensed	TX	4,812	28,635	0.000%	95.936%
2024	Individual Comprehensive	70106	United States Life Ins Co In The	Life, Accident, and Health	N	Stock	N	L	American Intl Grp	Licensed	NY	1,022	0	0.000%	95.936%
2024	Individual Comprehensive	97179	Unitedhealthcare Life Ins Co	Life, Accident, and Health	N	Stock	N	X	Unitedhealth Grp	Licensed	WI	0	42	0.000%	95.936%
2024	Individual Comprehensive	95103	Unitedhealthcare Of Nc Inc	Health	HM	Stock	N	X	Unitedhealth Grp	Licensed	NC	286,493,083	223,566,933	4.064%	100.000%
2024	Individual Comprehensive	95710	Unitedhealthcare Of Wi Inc	Health	HM	Stock	N	X	Unitedhealth Grp	Licensed	WI	3,746	197,047	0.000%	100.000%
2024	Individual Comprehensive	62235	Unum Life Ins Co Of Amer	Life, Accident, and Health	N	Stock	N	L	Unum Grp	Licensed	ME	18	0	0.000%	100.000%
<b>2024</b>	<b>Individual comprehensive</b>		<b>TOTAL</b>									<b>7,049,963,540</b>	<b>5,771,712,592</b>	<b>100.000%</b>	

**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 (LHOS)  
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=Fraternat  
L=Life, Accident, and Health  
P=Property and Casualty  
T=Title  
X=Health