

NORTH CAROLINA DEPARTMENT OF INSURANCE
SUMMARY OF NORTH CAROLINA PROPERTY AND CASUALTY BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2018

Description	Percent of Total Direct Premiums Written	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred
TOTAL-NORTH CAROLINA PROPERTY AND CASUALTY BUSINESS		16,556,245,614	16,246,071,767	10,455,065,423	12,429,896,290
BY STATE OF DOMICILE					
Domestic Company	15.22%	2,519,387,725	2,478,728,521	1,734,218,483	1,845,406,616
Foreign Company	84.78%	14,036,857,889	13,767,343,246	8,720,846,940	10,584,489,674
BY NC INSURER TYPE					
County Farm Mutual	0.03%	4,937,036	5,091,202	3,358,020	4,430,367
Property and Casualty Company	90.29%	14,948,999,392	14,681,514,972	9,554,117,511	10,962,115,895
Reciprocal	4.98%	824,781,592	813,917,406	570,665,642	610,343,715
Risk Retention Group	0.17%	28,277,625	26,196,239	2,955,524	904,150
Self-Insured Workers' Compensation Group	0.08%	12,506,529	12,506,529	5,042,616	4,943,238
Authorized Surplus Lines Company	3.22%	533,396,111	501,142,311	307,378,690	836,497,859
Title Company	1.21%	199,567,140	201,946,203	8,354,008	8,156,757
US Branch of Alien Company	0.02%	3,780,189	3,756,905	3,193,412	2,504,309
BY LINE OF BUSINESS					
01. Fire	1.74%	288,436,639	279,402,139	180,706,986	267,872,424
02.1 Allied lines	1.93%	319,238,259	310,140,871	441,984,377	1,112,132,052
02.2 Multiple peril crop	1.12%	185,384,097	183,628,947	246,514,596	295,397,376
02.3 Federal flood	0.55%	91,203,306	91,105,981	477,993,746	520,695,537
02.4 Private crop	0.04%	6,295,357	6,628,185	8,351,789	8,961,672
02.5 Private flood	0.06%	10,477,327	9,337,444	13,467,921	30,352,590
03. Farmowners multiple peril	0.39%	65,073,406	64,102,788	68,148,135	82,032,504
04. Homeowners multiple peril	16.37%	2,710,120,162	2,627,900,639	2,076,042,644	2,460,297,524
05.1 Commercial multiple peril (non-liability portion)	4.11%	680,631,204	672,778,441	503,152,084	798,325,190
05.2 Commercial multiple peril (liability portion)	1.83%	302,581,568	299,557,859	98,049,818	117,154,637
06. Mortgage guaranty	1.04%	171,391,720	169,704,845	25,845,332	20,018,011
08. Ocean marine	0.39%	65,246,146	64,944,294	46,296,124	54,597,357

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09. Inland marine	4.14%	684,821,484	669,052,011	354,136,735	418,798,625
10. Financial guaranty	0.04%	6,774,572	4,821,113	0	-34
11. Medical professional liability	1.01%	167,625,460	165,433,136	41,316,254	39,009,980
12. Earthquake	0.07%	11,637,587	11,792,462	131,111	2,821,890
16. Workers' compensation	8.59%	1,422,791,847	1,429,356,953	627,541,031	510,739,665
17.1 Other liability-occurrence	4.88%	807,171,818	783,495,546	286,658,131	499,126,379
17.2 Other liability-claims-made	2.88%	476,068,718	480,117,124	163,158,481	172,317,997
17.3 Excess workers' compensation	0.14%	23,801,684	25,464,655	14,994,655	3,590,531
18. Product liability	0.53%	87,424,847	85,815,638	23,706,863	35,405,468
19.1 Private passenger auto no fault (personal injury protection)	0.06%	9,771,459	9,410,198	18,562,322	19,380,328
19.2 Other private passenger auto liability	19.94%	3,301,576,872	3,256,367,409	2,268,899,705	2,334,127,406
19.3 Commercial auto no-fault (personal injury protection)	0.00%	199,758	238,482	1,051,751	823,272
19.4 Other commercial auto liability	4.46%	738,987,309	708,544,687	407,264,406	493,115,486
21.1 Private passenger auto physical damage	18.44%	3,052,879,929	2,996,633,601	1,767,809,716	1,810,541,245
21.2 Commercial auto physical damage	1.52%	250,905,060	240,422,366	153,849,983	158,113,876
22. Aircraft (all perils)	0.20%	32,691,294	31,574,754	16,073,698	12,733,415
23. Fidelity	0.23%	37,286,796	38,311,602	3,059,326	3,258,960
24. Surety	1.03%	170,161,293	157,489,541	36,248,342	51,484,971
26. Burglary and theft	0.05%	7,912,545	7,443,445	1,238,302	1,262,474
27. Boiler and machinery	0.25%	41,583,108	41,375,986	9,421,343	17,425,476
28. Credit	0.26%	42,439,459	41,920,911	21,867,020	25,804,050
30. Warranty	0.25%	41,910,383	37,644,093	25,037,909	25,780,859
34. Aggregates write-ins for other lines of business	0.19%	31,669,472	29,660,889	13,088,163	13,297,102
Title	1.21%	199,567,140	201,946,203	8,354,008	8,156,757
Self-Insured Workers' Compensation Groups	0.08%	12,506,529	12,506,529	5,042,616	4,943,238