

NORTH CAROLINA DEPARTMENT OF INSURANCE
SUMMARY OF NORTH CAROLINA PROPERTY AND CASUALTY BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2019

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		17,515,179,877	17,072,070,949	10,598,128,838	9,734,653,435
BY STATE OF DOMICILE					
Domestic Company	14.85%	2,600,809,920	2,562,529,772	1,586,620,617	1,595,948,698
Foreign Company	85.15%	14,914,369,957	14,509,541,177	9,011,508,221	8,138,704,737
BY NC INSURER TYPE					
County Farm Mutual	0.02%	4,283,953	4,017,281	3,004,876	1,909,172
Property and Casualty Company	89.92%	15,750,524,367	15,374,587,351	9,495,796,260	8,871,642,265
Reciprocal	4.86%	852,084,793	841,069,825	525,858,274	516,499,423
Risk Retention Group	0.16%	28,796,624	28,948,372	8,840,053	9,503,300
Self-Insured Workers' Compensation Group	0.09%	15,076,860	15,076,860	6,352,399	6,573,261
Authorized Surplus Lines Company	3.63%	635,594,588	584,355,601	550,196,694	318,684,527
Title Company	1.28%	223,812,519	219,024,066	5,504,952	5,200,494
US Branch of Alien Company	0.03%	5,006,173	4,991,593	2,575,330	4,640,993
BY LINE OF BUSINESS					
01. Fire	1.72%	300,455,284	299,428,788	212,155,376	164,925,996
02.1 Allied lines	2.18%	382,109,983	352,881,873	530,698,121	67,951,670
02.2 Multiple peril crop	1.06%	185,946,741	185,490,548	302,319,130	255,046,210
02.3 Federal flood	0.49%	85,710,389	86,816,959	100,119,019	64,162,641
02.4 Private crop	0.04%	6,225,618	6,208,242	6,339,932	5,789,810
02.5 Private flood	0.06%	10,171,284	9,398,004	7,775,425	-1,156,448
03. Farmowners multiple peril	0.37%	64,306,538	64,289,159	41,278,582	27,733,738
04. Homeowners multiple peril	16.47%	2,884,618,732	2,799,029,666	1,800,100,001	1,575,420,656
05.1 Commercial multiple peril (non-liability portion)	4.11%	719,011,864	700,951,313	509,868,689	362,507,504
05.2 Commercial multiple peril (liability portion)	1.77%	309,543,318	306,805,800	99,436,823	128,029,936
06. Mortgage guaranty	1.05%	183,111,784	191,609,707	19,690,117	2,510,659
08. Ocean marine	0.42%	72,838,689	68,729,203	40,526,151	36,846,038

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09. Inland marine	4.24%	742,775,347	721,005,825	388,568,374	337,900,088
10. Financial guaranty	0.04%	6,217,179	6,651,118	0	24
11. Medical professional liability	1.14%	198,947,849	195,067,076	51,349,496	86,246,663
12. Earthquake	0.08%	13,737,704	12,668,861	9,520	-2,061,003
16. Workers' compensation	7.97%	1,395,398,030	1,405,313,919	653,503,584	519,461,321
17.1 Other liability-occurrence	5.14%	899,881,100	848,537,181	482,900,821	584,488,990
17.2 Other liability-claims-made	3.10%	542,442,000	496,310,518	218,514,350	157,793,208
17.3 Excess workers' compensation	0.15%	25,510,404	25,477,384	10,745,762	15,533,820
18. Product liability	0.54%	94,617,891	90,769,975	24,224,561	54,248,585
19.1 Private passenger auto no fault (personal injury protection)	0.00%	19	19	7,147,738	7,534,302
19.2 Other private passenger auto liability	19.26%	3,373,371,998	3,326,869,180	2,434,502,728	2,543,095,201
19.3 Commercial auto no-fault (personal injury protection)	0.00%	125,459	127,814	546,347	558,814
19.4 Other commercial auto liability	4.80%	840,954,612	783,686,405	452,704,229	542,666,795
21.1 Private passenger auto physical damage	18.36%	3,215,672,869	3,170,914,341	1,872,862,553	1,865,912,176
21.2 Commercial auto physical damage	1.59%	278,077,931	266,286,281	172,462,490	172,979,720
22. Aircraft (all perils)	0.21%	36,957,408	36,062,007	18,359,829	22,057,744
23. Fidelity	0.23%	40,361,539	39,100,661	7,951,473	10,098,169
24. Surety	1.09%	191,711,029	172,489,099	46,766,283	41,706,058
26. Burglary and theft	0.06%	10,328,634	8,906,491	2,496,072	3,828,641
27. Boiler and machinery	0.25%	44,034,007	42,673,856	10,118,593	8,875,994
28. Credit	0.24%	42,498,408	41,371,491	19,641,967	17,023,902
29. International	0.00%	0	0	0	-376
30. Warranty	0.27%	46,616,073	46,733,061	27,984,801	29,244,691
34. Aggregates write-ins for other lines of business	0.18%	32,002,784	29,308,198	12,602,550	13,917,743
Title	1.28%	223,812,519	219,024,066	5,504,952	5,200,494
Self-Insured Workers' Compensation Groups	0.09%	15,076,860	15,076,860	6,352,399	6,573,261