

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - PRODUCTS LIABILITY BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2020

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	10844	Builders Mut Ins Co	Property and Casualty	NC	9,148,474	8,582,418	5,360,958	1,748,394	8.8%	8.8%
2	35300	Allianz Global Risks US Ins Co	Property and Casualty	IL	6,080,953	5,710,440	107,886	1,103,950	5.9%	14.7%
3	20281	Federal Ins Co	Property and Casualty	IN	4,165,352	3,868,103	112,500	-62,039	4.0%	18.7%
4	12572	Selective Ins Co Of Amer	Property and Casualty	NJ	4,095,378	3,884,354	240,977	522,289	3.9%	22.6%
5	10677	The Cincinnati Ins Co	Property and Casualty	OH	3,688,801	3,720,776	100,897	823,981	3.6%	26.2%
6	26247	American Guar & Liab Ins	Property and Casualty	NY	3,106,630	2,207,257	25,000,000	-2,228,278	3.0%	29.2%
7	13037	The Cincinnati Specialty Underwriter	Authorized Surplus Lines Writer	DE	2,858,190	2,539,080	5,000	627,525	2.8%	31.9%
8	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	2,318,531	2,274,099	90,854	1,042,230	2.2%	34.2%
9	41343	HDI Global Ins Co	Property and Casualty	IL	2,236,495	1,824,628	-3,863	564,620	2.2%	36.3%
10	44520	Crum & Forster Specialty Ins Co	Authorized Surplus Lines Writer	DE	2,136,110	1,844,488	3,571	552,989	2.1%	38.4%
11	10120	Everest Natl Ins Co	Property and Casualty	DE	2,112,812	1,604,238	6,700	690,001	2.0%	40.4%
12	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	2,101,782	2,022,262	17,001	1,701,427	2.0%	42.4%
13	37532	Great Amer E&S Ins Co	Authorized Surplus Lines Writer	OH	2,076,448	1,963,227	228,868	553,249	2.0%	44.4%
14	31127	Columbia Cas Co	Authorized Surplus Lines Writer	IL	2,035,902	1,783,642	17,340	-1,490,983	2.0%	46.4%
15	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	1,843,034	2,025,337	1,018,503	1,014,204	1.8%	48.2%
16	27960	Illinois Union Ins Co	Authorized Surplus Lines Writer	IL	1,776,174	1,482,334	128,500	391,757	1.7%	49.9%
17	20230	Central Mut Ins Co	Property and Casualty	OH	1,722,862	1,612,775	68,225	801,521	1.7%	51.5%
18	32441	Penn Natl Security Ins Co	Property and Casualty	PA	1,624,820	1,653,167	416,615	603,129	1.6%	53.1%
19	35378	Evanston Ins Co	Authorized Surplus Lines Writer	IL	1,560,970	1,578,056	132,500	1,245,211	1.5%	54.6%
20	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	1,549,097	1,118,681	766,667	800,287	1.5%	56.1%
21	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	1,483,853	1,492,351	396,249	943,824	1.4%	57.5%
22	38920	Kinsale Ins Co	Authorized Surplus Lines Writer	AR	1,420,677	1,146,119	0	259,276	1.4%	58.9%
23	10172	Westchester Surplus Lines Ins Co	Authorized Surplus Lines Writer	GA	1,399,102	1,232,273	101,245	-498,275	1.3%	60.3%
24	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	1,365,718	922,065	450	4,830	1.3%	61.6%
25	19259	Selective Ins Co Of SC	Property and Casualty	IN	1,290,176	1,337,550	23,834	8,830	1.2%	62.8%
		<i>ALL OTHERS</i>			38,599,653	40,359,754	10,629,059	7,940,980	37.2%	100.0%
		TOTAL			103,797,994	99,789,474	44,970,536	19,664,929	100.0%	

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FOR THE YEAR ENDED DECEMBER 31, 2020

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 %
2020	18. Product liability	20010	Acceptance Ind Ins Co	Authorized Surplus Lines Writer	NE	132,259	122,479	0	0	0.1%
2020	18. Product liability	22667	Ace Amer Ins Co	Property and Casualty	PA	852,964	738,884	2,370,000	3,452,519	0.8%
2020	18. Product liability	20702	Ace Fire Underwriters Ins Co	Property and Casualty	PA	0	0	0	-105	0.0%
2020	18. Product liability	20699	Ace Prop & Cas Ins Co	Property and Casualty	PA	554,427	439,727	0	466,706	0.5%
2020	18. Product liability	24856	Admiral Ins Co	Authorized Surplus Lines Writer	DE	1,228,761	1,238,907	450,000	720,459	1.2%
2020	18. Product liability	40258	AIG Assur Co	Property and Casualty	IL	0	0	0	-1,061	0.0%
2020	18. Product liability	26883	AIG Specialty Ins Co	Authorized Surplus Lines Writer	IL	0	0	0	-6,180	0.0%
2020	18. Product liability	12833	AIX Specialty Ins Co	Authorized Surplus Lines Writer	DE	-8,235	66,626	0	5,651	0.0%
2020	18. Product liability	20222	All Amer Ins Co	Property and Casualty	OH	220,608	272,571	0	42,175	0.2%
2020	18. Product liability	35300	Allianz Global Risks US Ins Co	Property and Casualty	IL	6,080,953	5,710,440	107,886	1,103,950	5.9%
2020	18. Product liability	36420	Allianz Underwriters Ins Co	Authorized Surplus Lines Writer	IL	94,943	730,838	0	-207,243	0.1%
2020	18. Product liability	42579	Allied Prop & Cas Ins Co	Property and Casualty	IA	20,011	24,183	0	-760	0.0%
2020	18. Product liability	19489	Allied World Assur Co US Inc	Authorized Surplus Lines Writer	DE	0	0	0	-5,666	0.0%
2020	18. Product liability	19232	Allstate Ins Co	Property and Casualty	IL	26,281	27,006	0	-5,268	0.0%
2020	18. Product liability	19100	Amco Ins Co	Property and Casualty	IA	32,483	34,010	0	-3,115	0.0%
2020	18. Product liability	21849	American Automobile Ins Co	Property and Casualty	MO	353	585	0	1,372	0.0%
2020	18. Product liability	20427	American Cas Co Of Reading PA	Property and Casualty	PA	19,608	20,400	15,512	825,114	0.0%
2020	18. Product liability	35351	American Empire Surplus Lines Ins Co	Authorized Surplus Lines Writer	OH	2,719	2,274	0	631	0.0%
2020	18. Product liability	24066	American Fire & Cas Co	Property and Casualty	NH	2,044	2,082	0	25,089	0.0%
2020	18. Product liability	26247	American Guar & Liab Ins	Property and Casualty	NY	3,106,630	2,207,257	25,000,000	-2,228,278	3.0%
2020	18. Product liability	19380	American Home Assur Co	Property and Casualty	NY	-16,336	-16,336	113	-243	0.0%
2020	18. Product liability	21857	American Ins Co	Property and Casualty	OH	0	21,407	0	-731,896	0.0%
2020	18. Product liability	19992	American Select Ins Co	Property and Casualty	OH	849	321	0	113	0.0%
2020	18. Product liability	19704	American States Ins Co	Property and Casualty	IN	253	253	0	0	0.0%
2020	18. Product liability	40142	American Zurich Ins Co	Property and Casualty	IL	-48,681	-45,916	0	-61,858	0.0%
2020	18. Product liability	19488	Amerisure Ins Co	Property and Casualty	MI	32,507	34,015	0	-3,205	0.0%
2020	18. Product liability	23396	Amerisure Mut Ins Co	Property and Casualty	MI	142,440	137,048	0	72,900	0.1%
2020	18. Product liability	11050	Amerisure Partners Ins Co	Property and Casualty	MI	0	0	0	-1,846	0.0%
2020	18. Product liability	10984	Ansur Amer Ins	Property and Casualty	MI	3,831	3,870	18	147	0.0%
2020	18. Product liability	11150	Arch Ins Co	Property and Casualty	MO	199,029	190,967	186,582	1,945,828	0.2%
2020	18. Product liability	21199	Arch Specialty Ins Co	Authorized Surplus Lines Writer	MO	147,119	251,297	52,333	50,239	0.1%
2020	18. Product liability	24678	Arrowood Ind Co	Property and Casualty	DE	0	0	0	-4,867	0.0%
2020	18. Product liability	10717	Aspen Specialty Ins Co	Authorized Surplus Lines Writer	ND	0	0	0	-7,500	0.0%
2020	18. Product liability	21865	Associated Ind Corp	Property and Casualty	CA	137	197	0	-1,555	0.0%
2020	18. Product liability	23140	Associated Industries Ins Co Inc	Authorized Surplus Lines Writer	FL	121,061	174,711	839	-75,285	0.1%
2020	18. Product liability	35629	Association Cas Ins Co	Property and Casualty	TX	0	0	0	-99	0.0%
2020	18. Product liability	16427	Ategrity Specialty Ins Co	Property and Casualty	DE	222,241	138,634	0	66,870	0.2%
2020	18. Product liability	27154	Atlantic Specialty Ins Co	Property and Casualty	NY	52,915	43,875	0	5,143	0.1%
2020	18. Product liability	19062	Automobile Ins Co Of Hartford CT	Property and Casualty	CT	0	0	0	6,244	0.0%
2020	18. Product liability	33022	AXA Ins Co	Property and Casualty	NY	327,874	351,228	0	63,290	0.3%
2020	18. Product liability	37273	Axis Ins Co	Property and Casualty	IL	-21,709	48	0	-83,672	0.0%
2020	18. Product liability	26620	AXIS Surplus Ins Co	Authorized Surplus Lines Writer	IL	28,761	23,997	0	4,182	0.0%
2020	18. Product liability	41394	Benchmark Ins Co	Property and Casualty	KS	214,125	170,864	750	8,250	0.2%

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2020	18. Product liability	39462	Berkley Assur Co	Authorized Surplus Lines Writer	IA	169,224	139,461	0	19,349	0.2%
2020	18. Product liability	38911	Berkley Natl Ins Co	Property and Casualty	IA	4	8	0	0	0.0%
2020	18. Product liability	31295	Berkley Specialty Ins Co	Authorized Surplus Lines Writer	DE	75,960	66,934	0	17,389	0.1%
2020	18. Product liability	10391	Berkshire Hathaway Direct Ins Co	Property and Casualty	NE	233	24	0	9	0.0%
2020	18. Product liability	20044	Berkshire Hathaway Homestate Ins Co	Property and Casualty	NE	2	2	0	-460	0.0%
2020	18. Product liability	13551	Blackboard Specialty Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	-51,742	0.0%
2020	18. Product liability	13528	Brotherhood Mut Ins Co	Property and Casualty	IN	3	3	0	0	0.0%
2020	18. Product liability	10844	Builders Mut Ins Co	Property and Casualty	NC	9,148,474	8,582,418	5,360,958	1,748,394	8.8%
2020	18. Product liability	13036	Builders Premier Ins Co	Property and Casualty	NC	247,790	237,214	0	-7,163	0.2%
2020	18. Product liability	12961	Canopus US Ins	Authorized Surplus Lines Writer	DE	1,271	1,629	0	733	0.0%
2020	18. Product liability	10472	Capitol Ind Corp	Property and Casualty	WI	2	309	0	273	0.0%
2020	18. Product liability	10328	Capitol Specialty Ins Corp	Authorized Surplus Lines Writer	WI	215,135	175,184	0	152,652	0.2%
2020	18. Product liability	19518	Catlin Ins Co	Property and Casualty	TX	0	0	0	283	0.0%
2020	18. Product liability	20230	Central Mut Ins Co	Property and Casualty	OH	1,722,862	1,612,775	68,225	801,521	1.7%
2020	18. Product liability	20710	Century Ind Co	Property and Casualty	PA	0	0	0	8,384	0.0%
2020	18. Product liability	36951	Century Surety Co	Authorized Surplus Lines Writer	OH	14,493	11,768	0	3,801	0.0%
2020	18. Product liability	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	413,848	416,958	15,979	434,463	0.4%
2020	18. Product liability	38989	Chubb Custom Ins Co	Authorized Surplus Lines Writer	NJ	373	373	0	-53,687	0.0%
2020	18. Product liability	12777	Chubb Ind Ins Co	Property and Casualty	NY	0	0	0	-805	0.0%
2020	18. Product liability	31534	Citizens Ins Co Of Amer	Property and Casualty	MI	3,491	2,134	0	1,286	0.0%
2020	18. Product liability	39993	Colony Ins Co	Authorized Surplus Lines Writer	VA	825,797	959,323	113,985	180,409	0.8%
2020	18. Product liability	36927	Colony Specialty Ins Co	Property and Casualty	OH	26,142	13,328	0	4,034	0.0%
2020	18. Product liability	31127	Columbia Cas Co	Authorized Surplus Lines Writer	IL	2,035,902	1,783,642	17,340	-1,490,983	2.0%
2020	18. Product liability	19410	Commerce & Industry Ins Co	Property and Casualty	NY	0	0	5,096	-1,167,451	0.0%
2020	18. Product liability	20443	Continental Cas Co	Property and Casualty	IL	772,827	740,851	0	283,896	0.7%
2020	18. Product liability	35289	Continental Ins Co	Property and Casualty	PA	5,863	3,568	0	-3,415	0.0%
2020	18. Product liability	10804	Continental Western Ins Co	Property and Casualty	IA	5,013	5,017	0	-1,225	0.0%
2020	18. Product liability	37206	Contractors Bonding & Ins Co	Property and Casualty	IL	0	60	60,000	56,874	0.0%
2020	18. Product liability	13027	Covington Specialty Ins Co	Authorized Surplus Lines Writer	NH	92,104	112,494	0	85,278	0.1%
2020	18. Product liability	18961	Crestbrook Ins Co	Property and Casualty	OH	31,229	16,917	0	4,287	0.0%
2020	18. Product liability	31348	Crum & Forster Ind Co	Property and Casualty	DE	0	0	0	-2	0.0%
2020	18. Product liability	44520	Crum & Forster Specialty Ins Co	Authorized Surplus Lines Writer	DE	2,136,110	1,844,488	3,571	552,989	2.1%
2020	18. Product liability	42587	Depositors Ins Co	Property and Casualty	IA	34,734	39,351	0	301	0.0%
2020	18. Product liability	36463	Discover Prop & Cas Ins Co	Property and Casualty	CT	0	0	0	-59,338	0.0%
2020	18. Product liability	21261	Electric Ins Co	Property and Casualty	MA	94,412	94,412	-7,874	388,218	0.1%
2020	18. Product liability	25186	Emc Prop & Cas Ins Co	Property and Casualty	IA	143,415	109,351	15,000	14,862	0.1%
2020	18. Product liability	21407	Emcasco Ins Co	Property and Casualty	IA	221,074	221,994	23,768	2,011,905	0.2%
2020	18. Product liability	21326	Empire Fire & Marine Ins Co	Property and Casualty	IL	0	0	0	329	0.0%
2020	18. Product liability	21458	Employers Ins Co of Wausau	Property and Casualty	WI	6,183	5,795	0	51,952	0.0%
2020	18. Product liability	21415	Employers Mut Cas Co	Property and Casualty	IA	785,828	782,926	63,866	296,576	0.8%
2020	18. Product liability	41718	Endurance Amer Specialty Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	-71,380	0.0%
2020	18. Product liability	43630	Endurance Risk Solutions Assur Co	Property and Casualty	DE	0	0	0	-2,997	0.0%
2020	18. Product liability	26271	Erie Ins Exch	Reciprocal	PA	237,022	253,455	50,218	173,007	0.2%

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2020	18. Product liability	35378	Evanston Ins Co	Authorized Surplus Lines Writer	IL	1,560,970	1,578,056	132,500	1,245,211	1.5%
2020	18. Product liability	16044	Everest Denali Ins Co	Property and Casualty	DE	120,833	101,688	0	31,895	0.1%
2020	18. Product liability	10851	Everest Ind Ins Co	Authorized Surplus Lines Writer	DE	597,715	529,562	0	182,961	0.6%
2020	18. Product liability	10120	Everest Natl Ins Co	Property and Casualty	DE	2,112,812	1,604,238	6,700	690,001	2.0%
2020	18. Product liability	16045	Everest Premier Ins Co	Property and Casualty	DE	-2	44	0	13	0.0%
2020	18. Product liability	26921	Everest Reins Co	Property and Casualty	DE	0	0	0	-177	0.0%
2020	18. Product liability	35181	Executive Risk Ind Inc	Property and Casualty	DE	176,056	180,402	0	5,341	0.2%
2020	18. Product liability	31925	Falls Lake Natl Ins Co	Property and Casualty	OH	1,035	219	0	112	0.0%
2020	18. Product liability	41483	Farmington Cas Co	Property and Casualty	CT	0	0	0	42,589	0.0%
2020	18. Product liability	10178	FCCI Ins Co	Property and Casualty	FL	144,739	147,269	0	35,033	0.1%
2020	18. Product liability	20281	Federal Ins Co	Property and Casualty	IN	4,165,352	3,868,103	112,500	-62,039	4.0%
2020	18. Product liability	13935	Federated Mut Ins Co	Property and Casualty	MN	891,747	882,803	384,954	-48,648	0.9%
2020	18. Product liability	16024	Federated Reserve Ins Co	Property and Casualty	MN	159,384	151,047	8,547	123,002	0.2%
2020	18. Product liability	28304	Federated Serv Ins Co	Property and Casualty	MN	125,473	112,110	15,272	139,148	0.1%
2020	18. Product liability	35386	Fidelity & Guar Ins Co	Property and Casualty	IA	70,803	25,067	0	7,612	0.1%
2020	18. Product liability	25879	Fidelity & Guar Ins Underwriters Inc	Property and Casualty	WI	0	0	0	-7,507	0.0%
2020	18. Product liability	21873	Firemans Fund Ins Co	Property and Casualty	CA	432,806	523,239	0	-895,594	0.4%
2020	18. Product liability	21784	Firemens Ins Co Of Washington DC	Property and Casualty	DE	10,082	9,819	0	1,383	0.0%
2020	18. Product liability	33588	First Liberty Ins Corp	Property and Casualty	IL	20,496	98,762	0	-10,806	0.0%
2020	18. Product liability	10657	First Mercury Ins Co	Authorized Surplus Lines Writer	DE	30,836	499,253	37,880	125,322	0.0%
2020	18. Product liability	24724	First Natl Ins Co Of Amer	Property and Casualty	NH	0	75	0	0	0.0%
2020	18. Product liability	34916	First Specialty Ins Corp	Authorized Surplus Lines Writer	MO	0	0	8,750	259,299	0.0%
2020	18. Product liability	40100	Firstline Ins Co	Property and Casualty	MD	254	272	0	26	0.0%
2020	18. Product liability	13978	Florists Mut Ins Co	Property and Casualty	IL	25,631	26,377	0	9,572	0.0%
2020	18. Product liability	13986	Frankenmuth Mut Ins Co	Property and Casualty	MI	214,162	194,562	69,764	2,829	0.2%
2020	18. Product liability	10833	Gemini Ins Co	Authorized Surplus Lines Writer	DE	1,265,249	1,066,969	211,096	142,551	1.2%
2020	18. Product liability	24414	General Cas Co Of WI	Property and Casualty	WI	29,631	31,589	5,592	8,632	0.0%
2020	18. Product liability	24732	General Ins Co Of Amer	Property and Casualty	NH	0	62	0	0	0.0%
2020	18. Product liability	37362	General Star Ind Co	Authorized Surplus Lines Writer	DE	250,952	264,861	0	-155,000	0.2%
2020	18. Product liability	11231	General Us Branch	US Branch Of Alien Insurer	NY	405,298	314,630	48,758	29,892	0.4%
2020	18. Product liability	11258	Georgia Cas & Surety Co	Property and Casualty	GA	0	0	0	1	0.0%
2020	18. Product liability	22098	Grain Dealers Mut Ins Co	Property and Casualty	IN	912	1,198	0	2,359	0.0%
2020	18. Product liability	23809	Granite State Ins Co	Property and Casualty	IL	37,239	19,959	350,000	-486,725	0.0%
2020	18. Product liability	25984	Graphic Arts Mut Ins Co	Property and Casualty	NY	1,762	1,511	0	2	0.0%
2020	18. Product liability	26832	Great Amer Alliance Ins Co	Property and Casualty	OH	211	97	0	-73	0.0%
2020	18. Product liability	26344	Great Amer Assur Co	Property and Casualty	OH	1,230	1,220	0	307	0.0%
2020	18. Product liability	37532	Great Amer E&S Ins Co	Authorized Surplus Lines Writer	OH	2,076,448	1,963,227	228,868	553,249	2.0%
2020	18. Product liability	16691	Great Amer Ins Co	Property and Casualty	OH	110	114	0	6	0.0%
2020	18. Product liability	22136	Great Amer Ins Co of NY	Property and Casualty	NY	0	0	0	-17	0.0%
2020	18. Product liability	25224	Great Divide Ins Co	Property and Casualty	ND	-80	8,835	0	227	0.0%
2020	18. Product liability	20303	Great Northern Ins Co	Property and Casualty	IN	521,837	508,246	0	31,805	0.5%
2020	18. Product liability	22322	Greenwich Ins Co	Property and Casualty	DE	22,871	12,726	0	205,497	0.0%
2020	18. Product liability	42811	Gulf Underwriters Ins Co	Authorized Surplus Lines Writer	CT	0	0	0	-39,903	0.0%

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2020	18. Product liability	36064	Hanover Amer Ins Co	Property and Casualty	NH	107,343	102,048	2,220	2,172,036	0.1%
2020	18. Product liability	22292	Hanover Ins Co	Property and Casualty	NH	500,924	576,861	107,932	526,521	0.5%
2020	18. Product liability	26433	Harco Natl Ins Co	Property and Casualty	IL	22,134	24,099	0	11,101	0.0%
2020	18. Product liability	14141	Harford Mut Ins Co	Property and Casualty	MD	19,661	20,604	0	1,913	0.0%
2020	18. Product liability	23582	Harleysville Ins Co	Property and Casualty	OH	6,900	11,828	0	-443	0.0%
2020	18. Product liability	35696	Harleysville Preferred Ins Co	Property and Casualty	OH	1,306	1,385	0	36	0.0%
2020	18. Product liability	26182	Harleysville Worcester Ins Co	Property and Casualty	OH	6,294	7,379	0	-6,173	0.0%
2020	18. Product liability	22357	Hartford Accident & Ind Co	Property and Casualty	CT	125,460	89,142	0	11,193	0.1%
2020	18. Product liability	29424	Hartford Cas Ins Co	Property and Casualty	IN	41,522	52,366	0	-793	0.0%
2020	18. Product liability	19682	Hartford Fire Ins Co	Property and Casualty	CT	935,968	1,022,058	436,646	-7,927,780	0.9%
2020	18. Product liability	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	7,570	6,309	0	-84	0.0%
2020	18. Product liability	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	89,638	46,086	1,143	1,740	0.1%
2020	18. Product liability	41343	HDI Global Ins Co	Property and Casualty	IL	2,236,495	1,824,628	-3,863	564,620	2.2%
2020	18. Product liability	42374	Houston Cas Co	Authorized Surplus Lines Writer	TX	834,905	844,021	1,041,553	963,218	0.8%
2020	18. Product liability	27960	Illinois Union Ins Co	Authorized Surplus Lines Writer	IL	1,776,174	1,482,334	128,500	391,757	1.7%
2020	18. Product liability	43575	Indemnity Ins Co Of North Amer	Property and Casualty	PA	1,194	1,005	0	-1,725	0.0%
2020	18. Product liability	36940	Indian Harbor Ins Co	Authorized Surplus Lines Writer	DE	263,402	250,199	0	-406,028	0.3%
2020	18. Product liability	14265	Indiana Lumbersmens Mut Ins Co	Property and Casualty	IN	0	0	0	39,895	0.0%
2020	18. Product liability	22713	Insurance Co of N Amer	Property and Casualty	PA	0	0	0	-6	0.0%
2020	18. Product liability	19429	Insurance Co Of The State Of PA	Property and Casualty	IL	-3,075	-3,075	999,247	-36,539	0.0%
2020	18. Product liability	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	1,365,718	922,065	450	4,830	1.3%
2020	18. Product liability	23647	Ironshore Ind Inc	Property and Casualty	IL	0	0	0	-176	0.0%
2020	18. Product liability	25445	Ironshore Specialty Ins Co	Authorized Surplus Lines Writer	AZ	1,129,587	1,710,179	0	-1,143,894	1.1%
2020	18. Product liability	12203	James River Ins Co	Authorized Surplus Lines Writer	OH	1,006,201	1,048,695	9,863	496,592	1.0%
2020	18. Product liability	38920	Kinsale Ins Co	Authorized Surplus Lines Writer	AR	1,420,677	1,146,119	0	259,276	1.4%
2020	18. Product liability	33138	Landmark Amer Ins Co	Authorized Surplus Lines Writer	NH	67,375	71,087	0	-43,988	0.1%
2020	18. Product liability	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	1,549,097	1,118,681	766,667	800,287	1.5%
2020	18. Product liability	42404	Liberty Ins Corp	Property and Casualty	IL	207,120	117,784	85,600	516,614	0.2%
2020	18. Product liability	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	2,101,782	2,022,262	17,001	1,701,427	2.0%
2020	18. Product liability	23043	Liberty Mut Ins Co	Property and Casualty	MA	260,503	304,898	0	-118,327	0.3%
2020	18. Product liability	10725	Liberty Surplus Ins Corp	Authorized Surplus Lines Writer	NH	0	0	0	-70,196	0.0%
2020	18. Product liability	14400	Lititz Mut Ins Co	Property and Casualty	PA	470	739	0	0	0.0%
2020	18. Product liability	33600	LM Ins Corp	Property and Casualty	IL	97,044	99,237	5,000	38,561	0.1%
2020	18. Product liability	28932	Markel Amer Ins Co	Property and Casualty	VA	0	0	0	-139	0.0%
2020	18. Product liability	38970	Markel Ins Co	Property and Casualty	IL	3,491	3,618	0	858	0.0%
2020	18. Product liability	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	140,581	137,945	0	238,029	0.1%
2020	18. Product liability	26743	Maxum Ind Co	Authorized Surplus Lines Writer	CT	153,627	262,742	-5,000	70,967	0.1%
2020	18. Product liability	22241	Medmarc Cas Ins Co	Property and Casualty	VT	33,789	34,650	0	-7,890	0.0%
2020	18. Product liability	36838	Mesa Underwriters Specialty Ins Co	Authorized Surplus Lines Writer	NJ	791,839	754,966	10,272	309,448	0.8%
2020	18. Product liability	23418	Mid Continent Cas Co	Property and Casualty	OH	172,460	188,668	0	530,398	0.2%
2020	18. Product liability	13794	Mid Continent Excess and Surplus Ins	Authorized Surplus Lines Writer	OH	367	353	0	0	0.0%
2020	18. Product liability	23434	Middlesex Ins Co	Property and Casualty	WI	393,387	384,846	0	277,388	0.4%
2020	18. Product liability	26662	Milford Cas Ins Co	Property and Casualty	DE	259	256	0	114	0.0%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - PRODUCTS LIABILITY BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2020

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 %
2020	18. Product liability	20362	Mitsui Sumitomo Ins Co of Amer	Property and Casualty	NY	198,372	196,467	0	144,847	0.2%
2020	18. Product liability	22551	Mitsui Sumitomo Ins USA Inc	Property and Casualty	NY	213,496	229,617	295,000	14,464	0.2%
2020	18. Product liability	32506	Monroe Guar Ins Co	Property and Casualty	IN	20,927	13,305	0	-1,981	0.0%
2020	18. Product liability	13331	Motorists Commercial Mut Ins Co	Property and Casualty	OH	0	0	0	-38	0.0%
2020	18. Product liability	26522	Mount Vernon Fire Ins Co	Authorized Surplus Lines Writer	PA	7,948	9,272	0	-13,299	0.0%
2020	18. Product liability	14420	Mount Vernon Specialty Ins Co	Authorized Surplus Lines Writer	NE	1,504	1,504	0	3,552	0.0%
2020	18. Product liability	37974	MT Hawley Ins Co	Authorized Surplus Lines Writer	IL	134,354	128,778	30,000	96,182	0.1%
2020	18. Product liability	23663	National Amer Ins Co	Property and Casualty	OK	494	479	0	27	0.0%
2020	18. Product liability	11991	National Cas Co	Property and Casualty	OH	356	105	0	31	0.0%
2020	18. Product liability	20079	National Fire & Marine Ins Co	Authorized Surplus Lines Writer	NE	137,646	143,666	88,279	-147,029	0.1%
2020	18. Product liability	20478	National Fire Ins Co Of Hartford	Property and Casualty	IL	6,990	38,540	2,439	42,694	0.0%
2020	18. Product liability	20087	National Ind Co	Property and Casualty	NE	424	423	0	-933	0.0%
2020	18. Product liability	21881	National Surety Corp	Property and Casualty	IL	31	15,839	0	933,863	0.0%
2020	18. Product liability	20141	National Trust Ins Co	Property and Casualty	IN	22,882	23,703	67,500	-57,118	0.0%
2020	18. Product liability	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	-1,804	13,216	1,264	9,042	0.0%
2020	18. Product liability	28223	Nationwide Agribusiness Ins Co	Property and Casualty	IA	587,368	563,473	75,394	-70,738	0.6%
2020	18. Product liability	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	199,168	236,848	0	-47,890	0.2%
2020	18. Product liability	23787	Nationwide Mut Ins Co	Property and Casualty	OH	144,863	181,861	2,203	-24,825	0.1%
2020	18. Product liability	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	OH	48,481	58,616	0	-26,333	0.0%
2020	18. Product liability	17370	Nautilus Ins Co	Authorized Surplus Lines Writer	AZ	437,010	458,461	312,334	31,177	0.4%
2020	18. Product liability	24171	Netherlands Ins Co The	Property and Casualty	NH	3,502	2,792	1,745	3,308	0.0%
2020	18. Product liability	23841	New Hampshire Ins Co	Property and Casualty	IL	2,022	2,181	0	-9,916	0.0%
2020	18. Product liability	17400	Noetic Specialty Ins Co	Authorized Surplus Lines Writer	VT	1,143,728	1,423,123	375,000	-691,983	1.1%
2020	18. Product liability	25038	North Amer Capacity Ins Co	Authorized Surplus Lines Writer	NH	-3,696	24,667	20,000	104,527	0.0%
2020	18. Product liability	29700	North Amer Elite Ins Co	Property and Casualty	NH	17,748	25,859	0	9,736	0.0%
2020	18. Product liability	29874	North Amer Specialty Ins Co	Property and Casualty	NH	61,196	129,740	66,508	46,164	0.1%
2020	18. Product liability	21105	North River Ins Co	Property and Casualty	NJ	223,609	190,502	0	-22,109	0.2%
2020	18. Product liability	27987	Northfield Ins Co	Authorized Surplus Lines Writer	IA	382,761	342,972	0	120,802	0.4%
2020	18. Product liability	24031	Northland Cas Co	Property and Casualty	CT	0	0	0	-31	0.0%
2020	18. Product liability	24015	Northland Ins Co	Property and Casualty	CT	0	0	0	-55,159	0.0%
2020	18. Product liability	24074	Ohio Cas Ins Co	Property and Casualty	NH	126,185	123,674	2,402	56,037	0.1%
2020	18. Product liability	24082	Ohio Security Ins Co	Property and Casualty	NH	782,310	766,111	270,791	292,875	0.8%
2020	18. Product liability	24147	Old Republic Ins Co	Property and Casualty	PA	113,401	99,251	0	-178,049	0.1%
2020	18. Product liability	22748	Pacific Employers Ins Co	Property and Casualty	PA	254	244	0	10,400	0.0%
2020	18. Product liability	20346	Pacific Ind Co	Property and Casualty	WI	58,690	2,950	0	-2,639	0.1%
2020	18. Product liability	24198	Peerless Ins Co	Property and Casualty	NH	1,753	1,713	0	206	0.0%
2020	18. Product liability	34118	Peleus Ins Co	Authorized Surplus Lines Writer	VA	79,460	98,439	0	29,142	0.1%
2020	18. Product liability	32859	Penn Amer Ins Co	Authorized Surplus Lines Writer	PA	105,202	97,520	0	-1,595	0.1%
2020	18. Product liability	14982	Penn Millers Ins Co	Property and Casualty	PA	188,963	169,413	0	22,668	0.2%
2020	18. Product liability	32441	Penn Natl Security Ins Co	Property and Casualty	PA	1,624,820	1,653,167	416,615	603,129	1.6%
2020	18. Product liability	10673	Penn Star Ins Co	Authorized Surplus Lines Writer	PA	107,407	52,412	0	11,646	0.1%
2020	18. Product liability	14974	Pennsylvania Lumbermens Mut Ins	Property and Casualty	PA	838,525	817,290	5,000	214,912	0.8%
2020	18. Product liability	12262	Pennsylvania Manufacturers Assoc Ins	Property and Casualty	PA	4,780	5,108	0	-365,634	0.0%

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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 %
2020	18. Product liability	41424	Pennsylvania Manufacturers Ind Co	Property and Casualty	PA	22	24	5,150	7,553	0.0%
2020	18. Product liability	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	1,483,853	1,492,351	396,249	943,824	1.4%
2020	18. Product liability	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	86,304	101,254	0	8,156	0.1%
2020	18. Product liability	25623	Phoenix Ins Co	Property and Casualty	CT	630,536	598,937	87,032	146,239	0.6%
2020	18. Product liability	22888	Point Ins Co	Property and Casualty	WI	0	0	0	-80	0.0%
2020	18. Product liability	37257	Praetorian Ins Co	Property and Casualty	PA	0	0	0	-3,800	0.0%
2020	18. Product liability	34690	Property & Cas Ins Co Of Hartford	Property and Casualty	IN	3,022	13,116	0	4,312	0.0%
2020	18. Product liability	39217	QBE Ins Corp	Property and Casualty	PA	6,793	5,710	292,859	290,357	0.0%
2020	18. Product liability	24449	Regent Ins Co	Property and Casualty	WI	38,434	32,313	0	-4,711	0.0%
2020	18. Product liability	12475	Republic Franklin Ins Co	Property and Casualty	OH	684	694	0	172	0.0%
2020	18. Product liability	40479	Republic Vanguard Ins Co	Authorized Surplus Lines Writer	AZ	0	1,141	0	461	0.0%
2020	18. Product liability	36684	Riverport Ins Co	Property and Casualty	IA	0	0	0	-18	0.0%
2020	18. Product liability	13056	RLI Ins Co	Property and Casualty	IL	0	0	0	-15	0.0%
2020	18. Product liability	15105	Safety Natl Cas Corp	Property and Casualty	MO	201,617	204,163	0	-26,409	0.2%
2020	18. Product liability	13815	Safety Specialty Ins Co	Authorized Surplus Lines Writer	MO	242	242	0	157	0.0%
2020	18. Product liability	15580	Scottsdale Ind Co	Property and Casualty	OH	0	0	0	-2	0.0%
2020	18. Product liability	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	723,403	496,524	211,702	799,794	0.7%
2020	18. Product liability	19879	Security Natl Ins Co	Property and Casualty	DE	8,771	11,451	44,721	57,320	0.0%
2020	18. Product liability	22233	Select Ins Co	Property and Casualty	TX	0	0	0	-68	0.0%
2020	18. Product liability	12572	Selective Ins Co Of Amer	Property and Casualty	NJ	4,095,378	3,884,354	240,977	522,289	3.9%
2020	18. Product liability	19259	Selective Ins Co Of SC	Property and Casualty	IN	1,290,176	1,337,550	23,834	8,830	1.2%
2020	18. Product liability	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	2,318,531	2,274,099	90,854	1,042,230	2.2%
2020	18. Product liability	28460	Sentry Cas Co	Property and Casualty	WI	0	0	15,391	81,126	0.0%
2020	18. Product liability	24988	Sentry Ins A Mut Co	Property and Casualty	WI	192,718	162,461	115,329	-5,786	0.2%
2020	18. Product liability	21180	Sentry Select Ins Co	Property and Casualty	WI	205,831	185,257	0	27,349	0.2%
2020	18. Product liability	11126	Sompo Amer Ins Co	Property and Casualty	NY	101,077	114,551	0	-113,960	0.1%
2020	18. Product liability	19178	Southern Guar Ins Co	Property and Casualty	WI	0	0	0	-360	0.0%
2020	18. Product liability	22861	Southern Pilot Ins Co	Property and Casualty	WI	0	0	0	-24,880	0.0%
2020	18. Product liability	15709	Southern States Ins Exch	Reciprocal	VA	152,040	146,183	74,148	140,443	0.1%
2020	18. Product liability	11622	Specialty Surplus Ins Co	Property and Casualty	IL	0	0	0	50	0.0%
2020	18. Product liability	24767	St Paul Fire & Marine Ins Co	Property and Casualty	CT	-3,243	440	0	-582,431	0.0%
2020	18. Product liability	24775	St Paul Guardian Ins Co	Property and Casualty	CT	29	7	0	-2,827	0.0%
2020	18. Product liability	24791	St Paul Mercury Ins Co	Property and Casualty	CT	0	0	2,188	-23,593	0.0%
2020	18. Product liability	19224	St Paul Protective Ins Co	Property and Casualty	CT	0	0	0	-115,637	0.0%
2020	18. Product liability	30481	St Paul Surplus Lines Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	-35,834	0.0%
2020	18. Product liability	19070	Standard Fire Ins Co	Property and Casualty	CT	743	361	0	261,811	0.0%
2020	18. Product liability	18023	Star Ins Co	Property and Casualty	MI	0	0	0	-148	0.0%
2020	18. Product liability	40045	Starnet Ins Co	Property and Casualty	IA	0	0	0	-15	0.0%
2020	18. Product liability	38318	Starr Ind & Liab Co	Property and Casualty	TX	134,971	148,649	0	85,128	0.1%
2020	18. Product liability	13604	Starr Surplus Lines Ins Co	Authorized Surplus Lines Writer	TX	238,775	365,578	0	-173,754	0.2%
2020	18. Product liability	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	556,668	507,860	65,060	102,821	0.5%
2020	18. Product liability	25135	State Automobile Mut Ins Co	Property and Casualty	OH	45,468	42,059	32,500	8,604	0.0%
2020	18. Product liability	12831	State Natl Ins Co Inc	Property and Casualty	TX	82,564	98,564	0	15,914	0.1%

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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 %
2020	18. Product liability	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	IL	64,135	11,551	0	41,108	0.1%
2020	18. Product liability	10476	STICO Mut Ins Co RRG	Risk Retention Group	VT	0	1,556	0	627	0.0%
2020	18. Product liability	12866	T H E Ins Co	Property and Casualty	LA	750	481	0	270	0.0%
2020	18. Product liability	42376	Technology Ins Co Inc	Property and Casualty	DE	12	12	0	-35	0.0%
2020	18. Product liability	28665	The Cincinnati Cas Co	Property and Casualty	OH	321,547	313,816	1,340	-28,882	0.3%
2020	18. Product liability	23280	The Cincinnati Ind Co	Property and Casualty	OH	129,196	131,314	0	13,633	0.1%
2020	18. Product liability	10677	The Cincinnati Ins Co	Property and Casualty	OH	3,688,801	3,720,776	100,897	823,981	3.6%
2020	18. Product liability	13037	The Cincinnati Specialty Underwriter	Authorized Surplus Lines Writer	DE	2,858,190	2,539,080	5,000	627,525	2.8%
2020	18. Product liability	41769	The Travelers Cas Co	Property and Casualty	CT	0	0	0	2,368	0.0%
2020	18. Product liability	25534	TIG Ins Co	Property and Casualty	CA	0	0	15,757	13,073	0.0%
2020	18. Product liability	10945	Tokio Marine Amer Ins Co	Property and Casualty	NY	35,367	180,181	0	-164,616	0.0%
2020	18. Product liability	23850	Tokio Marine Specialty Ins Co	Authorized Surplus Lines Writer	DE	119,300	140,864	0	923	0.1%
2020	18. Product liability	41238	Trans Pacific Ins Co	Property and Casualty	NY	-4,524	-5,827	383,007	-337,310	0.0%
2020	18. Product liability	20494	Transportation Ins Co	Property and Casualty	IL	-27,273	-34	5,639	-10,412	0.0%
2020	18. Product liability	19038	Travelers Cas & Surety Co	Property and Casualty	CT	0	0	93,854	65,253	0.0%
2020	18. Product liability	31194	Travelers Cas & Surety Co Of Amer	Property and Casualty	CT	0	0	0	71,034	0.0%
2020	18. Product liability	19046	Travelers Cas Ins Co Of Amer	Property and Casualty	CT	0	0	0	8,754	0.0%
2020	18. Product liability	29696	Travelers Excess & Surplus Lines Co	Authorized Surplus Lines Writer	CT	0	0	0	-106	0.0%
2020	18. Product liability	25658	Travelers Ind Co	Property and Casualty	CT	433,664	440,887	57,619	-690,747	0.4%
2020	18. Product liability	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	92,761	91,081	0	87,606	0.1%
2020	18. Product liability	25682	Travelers Ind Co Of CT	Property and Casualty	CT	41,067	79,309	0	3,156	0.0%
2020	18. Product liability	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	1,843,034	2,025,337	1,018,503	1,014,204	1.8%
2020	18. Product liability	31003	Tri State Ins Co Of MN	Property and Casualty	IA	20,102	20,889	0	19,588	0.0%
2020	18. Product liability	37982	Tudor Ins Co	Authorized Surplus Lines Writer	NH	0	86	0	1,607	0.0%
2020	18. Product liability	29459	Twin City Fire Ins Co Co	Property and Casualty	IN	1,239,673	1,422,400	0	167,239	1.2%
2020	18. Product liability	25844	Union Ins Co	Property and Casualty	IA	8,421	7,206	0	-241	0.0%
2020	18. Product liability	21423	Union Ins Co Of Providence	Property and Casualty	IA	37,921	65,399	7,280	61,721	0.0%
2020	18. Product liability	13064	United Natl Ins Co	Property and Casualty	PA	0	0	0	-396	0.0%
2020	18. Product liability	12537	United Specialty Ins Co	Authorized Surplus Lines Writer	DE	47,886	34,397	0	9,230	0.0%
2020	18. Product liability	25887	United States Fidelity & Guar Co	Property and Casualty	CT	0	0	0	-63,985	0.0%
2020	18. Product liability	21113	United States Fire Ins Co	Property and Casualty	DE	70,912	74,408	0	14,082	0.1%
2020	18. Product liability	25895	United States Liab Ins Co	Property and Casualty	PA	388,499	386,401	7,066	32,408	0.4%
2020	18. Product liability	41181	Universal Underwriters Ins Co	Property and Casualty	IL	0	0	0	-9,846	0.0%
2020	18. Product liability	25976	Utica Mut Ins Co	Property and Casualty	NY	2,188	2,699	0	13,487	0.0%
2020	18. Product liability	10687	Utica Natl Assur Co	Property and Casualty	NY	794	67	0	-85	0.0%
2020	18. Product liability	20508	Valley Forge Ins Co	Property and Casualty	PA	15,598	10,220	0	9,832	0.0%
2020	18. Product liability	20397	Vigilant Ins Co	Property and Casualty	NY	111,657	119,363	0	-26,275	0.1%
2020	18. Product liability	15824	Watford Specialty Ins Co	Authorized Surplus Lines Writer	NJ	14,491	2,662	0	1,495	0.0%
2020	18. Product liability	26069	Wausau Business Ins Co	Property and Casualty	WI	0	0	0	3,006	0.0%
2020	18. Product liability	26042	Wausau Underwriters Ins Co	Property and Casualty	WI	0	0	40,000	73,989	0.0%
2020	18. Product liability	25011	Wesco Ins Co	Property and Casualty	DE	446,793	452,484	50,000	-405,704	0.4%
2020	18. Product liability	44393	West Amer Ins Co	Property and Casualty	IN	12,805	13,599	0	4,745	0.0%
2020	18. Product liability	15350	West Bend Mut Ins Co	Property and Casualty	WI	584,312	456,026	39,590	336,925	0.6%

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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 %
2020	18. Product liability	10030	Westchester Fire Ins Co	Property and Casualty	PA	28,479	22,936	0	-495,796	0.0%
2020	18. Product liability	10172	Westchester Surplus Lines Ins Co	Authorized Surplus Lines Writer	GA	1,399,102	1,232,273	101,245	-498,275	1.3%
2020	18. Product liability	13196	Western World Ins Co	Authorized Surplus Lines Writer	NH	536,076	510,231	166,308	73,639	0.5%
2020	18. Product liability	24112	Westfield Ins Co	Property and Casualty	OH	126,766	138,967	0	7,586	0.1%
2020	18. Product liability	24120	Westfield Natl Ins Co	Property and Casualty	OH	2,846	1,759	0	508	0.0%
2020	18. Product liability	39845	Westport Ins Corp	Property and Casualty	MO	98,706	45,124	0	28,952	0.1%
2020	18. Product liability	24554	XL Ins Amer Inc	Property and Casualty	DE	751,305	737,798	-58,955	-85,544	0.7%
2020	18. Product liability	19607	XL Select	Authorized Surplus Lines Writer	DE	0	0	0	-641	0.0%
2020	18. Product liability	37885	XL Specialty Ins Co	Property and Casualty	DE	0	0	0	530	0.0%
2020	18. Product liability	16535	Zurich Amer Ins Co	Property and Casualty	NY	1,043,252	1,010,778	7,341	2,171,892	1.0%
2020	18. Product liability	27855	Zurich Amer Ins Co Of IL	Property and Casualty	IL	10,758	11,531	0	-897	0.0%
2020	18. Product liability		TOTAL			103,797,994	99,789,474	44,970,536	19,664,929	100.0%