

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL AUTO PHYSICAL DAMAGE 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	38784	Progressive Southeastern Ins Co	Property and Casualty	IN	37,678,256	34,028,872	17,123,341	17,492,735	13.0%	13.0%
2	26271	Erie Ins Exch	Reciprocal	PA	17,061,563	16,293,301	10,222,929	10,313,100	5.9%	18.8%
3	32700	Owners Ins Co	Property and Casualty	OH	11,630,219	11,022,903	6,972,034	7,006,929	4.0%	22.9%
4	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	11,041,303	10,795,638	8,662,484	8,830,971	3.8%	26.7%
5	16535	Zurich Amer Ins Co	Property and Casualty	NY	10,363,125	10,104,705	7,318,249	7,447,426	3.6%	30.2%
6	22772	Integon Ind Corp	Property and Casualty	NC	10,185,210	9,061,453	3,885,088	3,922,897	3.5%	33.7%
7	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	9,744,045	5,673,546	4,263,563	4,933,978	3.4%	37.1%
8	10677	The Cincinnati Ins Co	Property and Casualty	OH	8,234,552	7,833,996	3,338,210	4,011,057	2.8%	39.9%
9	25178	State Farm Mut Auto Ins Co	Property and Casualty	IL	6,078,598	6,011,728	2,813,830	2,826,053	2.1%	42.0%
10	12572	Selective Ins Co Of Amer	Property and Casualty	NJ	4,654,789	4,286,469	2,794,891	2,856,232	1.6%	43.6%
11	21180	Sentry Select Ins Co	Property and Casualty	WI	4,361,117	4,494,084	2,346,896	2,630,628	1.5%	45.1%
12	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	4,037,026	4,014,642	1,626,412	577,455	1.4%	46.5%
13	29742	Integon Natl Ins Co	Property and Casualty	NC	3,922,026	4,225,480	1,162,082	1,087,185	1.4%	47.9%
14	13986	Frankenmuth Mut Ins Co	Property and Casualty	MI	3,901,942	3,706,905	2,951,509	2,922,072	1.3%	49.2%
15	22012	Motors Ins Corp	Property and Casualty	MI	3,890,102	3,890,102	976,609	1,035,397	1.3%	50.5%
16	10464	Canal Ins Co	Property and Casualty	SC	3,685,642	3,766,058	2,130,503	2,543,355	1.3%	51.8%
17	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	3,593,173	3,480,560	2,004,228	2,066,771	1.2%	53.0%
18	13036	Builders Premier Ins Co	Property and Casualty	NC	3,533,677	3,207,876	2,521,413	2,791,917	1.2%	54.3%
19	13935	Federated Mut Ins Co	Property and Casualty	MN	3,393,638	3,398,171	1,363,212	1,448,184	1.2%	55.4%
20	26344	Great Amer Assur Co	Property and Casualty	OH	3,116,907	3,190,486	1,276,885	1,414,660	1.1%	56.5%
21	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	3,084,450	2,894,497	1,697,459	1,659,388	1.1%	57.6%
22	25682	Travelers Ind Co Of CT	Property and Casualty	CT	2,914,371	3,077,201	1,045,825	339,776	1.0%	58.6%
23	12416	Protective Ins Co	Property and Casualty	IN	2,807,958	2,619,998	1,374,082	1,365,306	1.0%	59.5%
24	32441	Penn Natl Security Ins Co	Property and Casualty	PA	2,784,579	2,600,054	1,865,772	1,752,028	1.0%	60.5%
25	24082	Ohio Security Ins Co	Property and Casualty	NH	2,762,090	3,026,893	1,289,171	1,146,323	1.0%	61.4%
		<i>ALL OTHERS</i>			<i>111,989,616</i>	<i>112,376,332</i>	<i>59,252,869</i>	<i>63,216,350</i>	<i>38.6%</i>	<i>100.0%</i>
		<b>TOTAL</b>			<b>290,449,974</b>	<b>279,081,950</b>	<b>152,279,546</b>	<b>157,638,173</b>	<b>100.0%</b>	

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL AUTO PHYSICAL DAMAGE 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	21.2. Commercial auto physical damage	10750	1st Choice Advantage Ins Co Inc	Property and Casualty	PA	746,654	715,321	846,134	865,325	0.3%
2020	21.2. Commercial auto physical damage	31325	Acadia Ins Co	Property and Casualty	IA	456,207	411,478	331,519	317,472	0.2%
2020	21.2. Commercial auto physical damage	20010	Acceptance Ind Ins Co	Authorized Surplus Lines Writer	NE	0	0	0	-8,652	0.0%
2020	21.2. Commercial auto physical damage	26379	Accredited Surety & Cas Co Inc	Property and Casualty	FL	75,659	33,897	0	15,254	0.0%
2020	21.2. Commercial auto physical damage	22667	Ace Amer Ins Co	Property and Casualty	PA	489,430	486,372	197,697	278,455	0.2%
2020	21.2. Commercial auto physical damage	20702	Ace Fire Underwriters Ins Co	Property and Casualty	PA	4,443	6,190	0	2,479	0.0%
2020	21.2. Commercial auto physical damage	20699	Ace Prop & Cas Ins Co	Property and Casualty	PA	142,896	187,534	7,649	-17,535	0.0%
2020	21.2. Commercial auto physical damage	39381	Adriatic Ins Co	Authorized Surplus Lines Writer	ND	555,327	596,732	301,159	537,925	0.2%
2020	21.2. Commercial auto physical damage	40258	AIG Assur Co	Property and Casualty	IL	0	0	0	-90	0.0%
2020	21.2. Commercial auto physical damage	26883	AIG Specialty Ins Co	Authorized Surplus Lines Writer	IL	0	0	-11,419	-16,419	0.0%
2020	21.2. Commercial auto physical damage	20222	All Amer Ins Co	Property and Casualty	OH	487,903	494,531	184,218	252,331	0.2%
2020	21.2. Commercial auto physical damage	10127	Allied Ins Co of Amer	Property and Casualty	OH	345,427	311,972	209,534	244,359	0.1%
2020	21.2. Commercial auto physical damage	42579	Allied Prop & Cas Ins Co	Property and Casualty	IA	317,612	362,531	206,914	219,074	0.1%
2020	21.2. Commercial auto physical damage	22730	Allied World Ins Co	Property and Casualty	NH	0	0	0	-595	0.0%
2020	21.2. Commercial auto physical damage	10690	Allied World Natl Assur Co	Property and Casualty	NH	60,832	44,829	1,917	-39,440	0.0%
2020	21.2. Commercial auto physical damage	16624	Allied World Specialty Ins Co	Property and Casualty	DE	161,968	149,289	64,285	34,763	0.1%
2020	21.2. Commercial auto physical damage	24319	Allied World Surplus Lines Ins Co	Authorized Surplus Lines Writer	AR	311,050	370,117	82,043	132,590	0.1%
2020	21.2. Commercial auto physical damage	41840	Allmerica Fin Benefit Ins Co	Property and Casualty	MI	1,814,888	1,826,188	1,010,012	987,132	0.6%
2020	21.2. Commercial auto physical damage	19232	Allstate Ins Co	Property and Casualty	IL	1,893,138	1,726,491	1,129,436	1,202,904	0.7%
2020	21.2. Commercial auto physical damage	19100	Amco Ins Co	Property and Casualty	IA	156,663	150,448	-962	4,023	0.1%
2020	21.2. Commercial auto physical damage	19720	American Alt Ins Corp	Property and Casualty	DE	378,704	3,990,736	4,561,224	4,095,061	0.1%
2020	21.2. Commercial auto physical damage	21849	American Automobile Ins Co	Property and Casualty	MO	535,478	542,175	162,646	253,184	0.2%
2020	21.2. Commercial auto physical damage	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	0	122,817	0	0	0.0%
2020	21.2. Commercial auto physical damage	20427	American Cas Co Of Reading PA	Property and Casualty	PA	302,900	204,377	57,260	156,581	0.1%
2020	21.2. Commercial auto physical damage	19690	American Economy Ins Co	Property and Casualty	IN	-223	7,295	0	-880	0.0%
2020	21.2. Commercial auto physical damage	23450	American Family Home Ins Co	Property and Casualty	FL	1,479	3,752	14,344	14,343	0.0%
2020	21.2. Commercial auto physical damage	24066	American Fire & Cas Co	Property and Casualty	NH	62,364	92,556	-1,650	-178,555	0.0%
2020	21.2. Commercial auto physical damage	26247	American Guar & Liab Ins	Property and Casualty	NY	552,609	485,017	273,819	245,761	0.2%
2020	21.2. Commercial auto physical damage	43494	American Hallmark Ins Co Of TX	Property and Casualty	TX	101,991	114,277	70,747	169,515	0.0%
2020	21.2. Commercial auto physical damage	21857	American Ins Co	Property and Casualty	OH	1,551	11,992	21,994	13,585	0.0%
2020	21.2. Commercial auto physical damage	40088	American Inter Fidelity Exch	Reciprocal	IN	259,832	254,161	122,630	117,035	0.1%
2020	21.2. Commercial auto physical damage	23469	American Modern Home Ins Co	Property and Casualty	OH	261,137	261,137	62,012	101,970	0.1%
2020	21.2. Commercial auto physical damage	19615	American Reliable Ins Co	Property and Casualty	AZ	66,904	72,994	89,133	81,671	0.0%
2020	21.2. Commercial auto physical damage	19992	American Select Ins Co	Property and Casualty	OH	111,600	113,147	195,906	196,951	0.0%
2020	21.2. Commercial auto physical damage	41998	American Southern Home Ins Co	Property and Casualty	FL	10,081	9,021	0	-13,079	0.0%
2020	21.2. Commercial auto physical damage	10235	American Southern Ins Co	Property and Casualty	KS	8,965	8,631	0	0	0.0%
2020	21.2. Commercial auto physical damage	19704	American States Ins Co	Property and Casualty	IN	9,947	20,271	0	2,044	0.0%
2020	21.2. Commercial auto physical damage	40142	American Zurich Ins Co	Property and Casualty	IL	267,887	225,242	119,993	115,085	0.1%
2020	21.2. Commercial auto physical damage	19488	Amerisure Ins Co	Property and Casualty	MI	310,471	281,989	200,389	300,009	0.1%
2020	21.2. Commercial auto physical damage	23396	Amerisure Mut Ins Co	Property and Casualty	MI	109,629	113,569	148,046	240,107	0.0%
2020	21.2. Commercial auto physical damage	11050	Amerisure Partners Ins Co	Property and Casualty	MI	95,616	78,165	43,478	48,978	0.0%
2020	21.2. Commercial auto physical damage	42390	Amguard Ins Co	Property and Casualty	PA	1,639,430	1,540,327	595,019	667,692	0.6%
2020	21.2. Commercial auto physical damage	19976	Amica Mut Ins Co	Property and Casualty	RI	1,575	2,796	0	0	0.0%
2020	21.2. Commercial auto physical damage	15954	AmTrust Ins Co	Property and Casualty	DE	66,721	72,947	-7,199	-10,630	0.0%
2020	21.2. Commercial auto physical damage	10984	Ansur Amer Ins	Property and Casualty	MI	22,770	25,096	6,031	8,034	0.0%
2020	21.2. Commercial auto physical damage	11150	Arch Ins Co	Property and Casualty	MO	1,642,375	1,400,207	37,145	-136	0.6%
2020	21.2. Commercial auto physical damage	21199	Arch Specialty Ins Co	Authorized Surplus Lines Writer	MO	15,713	18,261	0	3,635	0.0%
2020	21.2. Commercial auto physical damage	19860	Argonaut Great Central Ins Co	Property and Casualty	IL	306,715	320,662	154,175	145,336	0.1%
2020	21.2. Commercial auto physical damage	19801	Argonaut Ins Co	Property and Casualty	IL	139,376	114,215	143	74,388	0.0%

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL AUTO PHYSICAL DAMAGE 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	21.2. Commercial auto physical damage	19828	Argonaut Midwest Ins Co	Property and Casualty	IL	674,277	585,239	211,676	250,937	0.2%
2020	21.2. Commercial auto physical damage	21865	Associated Ind Corp	Property and Casualty	CA	220	311	8,348	8,434	0.0%
2020	21.2. Commercial auto physical damage	42846	Atlantic Cas Ins Co	Property and Casualty	NC	694,515	653,320	260,616	230,717	0.2%
2020	21.2. Commercial auto physical damage	27154	Atlantic Specialty Ins Co	Property and Casualty	NY	362,610	374,951	504,068	540,517	0.1%
2020	21.2. Commercial auto physical damage	22586	Atlantic States Ins Co	Property and Casualty	PA	26,489	17,531	42,066	72,566	0.0%
2020	21.2. Commercial auto physical damage	37273	Axis Ins Co	Property and Casualty	IL	275,411	260,270	118,535	96,117	0.1%
2020	21.2. Commercial auto physical damage	26620	AXIS Surplus Ins Co	Authorized Surplus Lines Writer	IL	0	0	0	1,416	0.0%
2020	21.2. Commercial auto physical damage	41394	Benchmark Ins Co	Property and Casualty	KS	79,285	16,262	0	1,907	0.0%
2020	21.2. Commercial auto physical damage	39462	Berkley Assur Co	Authorized Surplus Lines Writer	IA	13,380	14,853	-1	186	0.0%
2020	21.2. Commercial auto physical damage	38911	Berkley Natl Ins Co	Property and Casualty	IA	294,675	274,884	186,388	280,622	0.1%
2020	21.2. Commercial auto physical damage	29580	Berkley Regional Ins Co	Property and Casualty	IA	161,249	114,007	31,681	36,539	0.1%
2020	21.2. Commercial auto physical damage	31295	Berkley Specialty Ins Co	Authorized Surplus Lines Writer	DE	2,289	4,336	0	426	0.0%
2020	21.2. Commercial auto physical damage	10391	Berkshire Hathaway Direct Ins Co	Property and Casualty	NE	27,111	1,750	0	1,423	0.0%
2020	21.2. Commercial auto physical damage	20044	Berkshire Hathaway Homestate Ins Co	Property and Casualty	NE	239,995	252,109	111,953	63,825	0.1%
2020	21.2. Commercial auto physical damage	22276	Berkshire Hathaway Specialty Ins Co	Property and Casualty	NE	42,735	54,097	20,500	20,059	0.0%
2020	21.2. Commercial auto physical damage	20095	BITCO Gen Ins Corp	Property and Casualty	IL	912,552	878,982	450,011	522,420	0.3%
2020	21.2. Commercial auto physical damage	20109	BITCO Natl Ins Co	Property and Casualty	IL	21,968	62,780	0	852	0.0%
2020	21.2. Commercial auto physical damage	26611	Blackboard Ins Co	Property and Casualty	DE	1,361	1,245	0	717	0.0%
2020	21.2. Commercial auto physical damage	13551	Blackboard Specialty Ins Co	Authorized Surplus Lines Writer	DE	3,658	3,658	-13,108	-30,828	0.0%
2020	21.2. Commercial auto physical damage	13528	Brotherhood Mut Ins Co	Property and Casualty	IN	693,460	671,073	276,527	293,852	0.2%
2020	21.2. Commercial auto physical damage	10844	Builders Mut Ins Co	Property and Casualty	NC	1,675,654	1,402,677	969,493	1,023,908	0.6%
2020	21.2. Commercial auto physical damage	13036	Builders Premier Ins Co	Property and Casualty	NC	3,533,677	3,207,876	2,521,413	2,791,917	1.2%
2020	21.2. Commercial auto physical damage	23620	Burlington Ins Co	Authorized Surplus Lines Writer	IL	14,755	18,793	0	-7,577	0.0%
2020	21.2. Commercial auto physical damage	10464	Canal Ins Co	Property and Casualty	SC	3,685,642	3,766,058	2,130,503	2,543,355	1.3%
2020	21.2. Commercial auto physical damage	12961	Canopus US Ins	Authorized Surplus Lines Writer	DE	180,212	120,764	37,616	97,259	0.1%
2020	21.2. Commercial auto physical damage	10472	Capitol Ind Corp	Property and Casualty	WI	0	0	0	-215	0.0%
2020	21.2. Commercial auto physical damage	10510	Carolina Cas Ins Co	Property and Casualty	IA	15,619	14,777	0	0	0.0%
2020	21.2. Commercial auto physical damage	19518	Catlin Ins Co	Property and Casualty	TX	0	0	0	-1	0.0%
2020	21.2. Commercial auto physical damage	34568	Centennial Cas Co	Property and Casualty	AL	48,215	48,215	8,310	10	0.0%
2020	21.2. Commercial auto physical damage	20230	Central Mut Ins Co	Property and Casualty	OH	2,206,560	2,129,828	1,009,022	1,194,369	0.8%
2020	21.2. Commercial auto physical damage	26905	Century Natl Ins Co	Property and Casualty	CA	0	303,317	0	0	0.0%
2020	21.2. Commercial auto physical damage	36951	Century Surety Co	Authorized Surplus Lines Writer	OH	110,586	84,396	17,341	35,898	0.0%
2020	21.2. Commercial auto physical damage	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	1,477,496	1,403,685	1,452,707	1,102,803	0.5%
2020	21.2. Commercial auto physical damage	10642	Cherokee Ins Co	Property and Casualty	MI	453,631	419,327	168,081	164,085	0.2%
2020	21.2. Commercial auto physical damage	38989	Chubb Custom Ins Co	Authorized Surplus Lines Writer	NJ	0	0	0	33	0.0%
2020	21.2. Commercial auto physical damage	18767	Church Mut Ins Co S I	Property and Casualty	WI	660,146	615,786	236,337	254,467	0.2%
2020	21.2. Commercial auto physical damage	28860	Clear Blue Ins Co	Authorized Surplus Lines Writer	IL	189,896	42,339	0	27,521	0.1%
2020	21.2. Commercial auto physical damage	37745	Clear Blue Specialty Ins Co	Property and Casualty	NC	146,494	122,150	22,998	57,350	0.1%
2020	21.2. Commercial auto physical damage	39993	Colony Ins Co	Authorized Surplus Lines Writer	VA	313,772	299,006	45,859	50,704	0.1%
2020	21.2. Commercial auto physical damage	31127	Columbia Cas Co	Authorized Surplus Lines Writer	IL	0	0	0	25	0.0%
2020	21.2. Commercial auto physical damage	19410	Commerce & Industry Ins Co	Property and Casualty	NY	14,748	36,419	2,298	797	0.0%
2020	21.2. Commercial auto physical damage	20443	Continental Cas Co	Property and Casualty	IL	183,042	266,611	105,569	208,007	0.1%
2020	21.2. Commercial auto physical damage	35289	Continental Ins Co	Property and Casualty	PA	290,246	246,871	79,400	131,138	0.1%
2020	21.2. Commercial auto physical damage	10804	Continental Western Ins Co	Property and Casualty	IA	227,413	191,437	24,090	24,160	0.1%
2020	21.2. Commercial auto physical damage	10499	CorePointe Ins Co	Property and Casualty	DE	0	0	0	1,530	0.0%
2020	21.2. Commercial auto physical damage	18961	Crestbrook Ins Co	Property and Casualty	OH	15,882	8,745	0	133	0.0%
2020	21.2. Commercial auto physical damage	10847	Cumis Ins Society Inc	Property and Casualty	IA	324,411	330,163	121,324	134,799	0.1%
2020	21.2. Commercial auto physical damage	35483	Daily Underwriters Of Amer	Property and Casualty	PA	295,597	301,287	133,432	169,510	0.1%
2020	21.2. Commercial auto physical damage	42587	Depositors Ins Co	Property and Casualty	IA	121,802	106,750	74,948	89,123	0.0%

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL AUTO PHYSICAL DAMAGE 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	21.2. Commercial auto physical damage	42048	Diamond State Ins Co	Property and Casualty	IN	0	0	0	34	0.0%
2020	21.2. Commercial auto physical damage	36463	Discover Prop & Cas Ins Co	Property and Casualty	CT	0	0	18,517	18,752	0.0%
2020	21.2. Commercial auto physical damage	13692	Donegal Mut Ins Co	Property and Casualty	PA	511,759	439,898	180,565	257,720	0.2%
2020	21.2. Commercial auto physical damage	28649	Eastern Atlantic Ins Co	Property and Casualty	PA	124,441	146,664	6,346	6,909	0.0%
2020	21.2. Commercial auto physical damage	25186	Emc Prop & Cas Ins Co	Property and Casualty	IA	914,850	818,673	453,636	423,285	0.3%
2020	21.2. Commercial auto physical damage	21407	Emcasco Ins Co	Property and Casualty	IA	767,103	740,719	550,919	541,178	0.3%
2020	21.2. Commercial auto physical damage	21326	Empire Fire & Marine Ins Co	Property and Casualty	IL	1,403,275	1,496,953	441,020	427,849	0.5%
2020	21.2. Commercial auto physical damage	21458	Employers Ins Co of Wausau	Property and Casualty	WI	102,880	49,315	10,580	15,972	0.0%
2020	21.2. Commercial auto physical damage	21415	Employers Mut Cas Co	Property and Casualty	IA	2,550,754	2,514,417	1,167,798	1,195,927	0.9%
2020	21.2. Commercial auto physical damage	26271	Erie Ins Exch	Reciprocal	PA	17,061,563	16,293,301	10,222,929	10,313,100	5.9%
2020	21.2. Commercial auto physical damage	35378	Evanston Ins Co	Authorized Surplus Lines Writer	IL	0	0	0	5	0.0%
2020	21.2. Commercial auto physical damage	16044	Everest Denali Ins Co	Property and Casualty	DE	595,510	670,255	402,951	422,866	0.2%
2020	21.2. Commercial auto physical damage	10851	Everest Ind Ins Co	Authorized Surplus Lines Writer	DE	49,677	53,121	94,375	-25,403	0.0%
2020	21.2. Commercial auto physical damage	10120	Everest Natl Ins Co	Property and Casualty	DE	308,704	337,808	49,245	9,955	0.1%
2020	21.2. Commercial auto physical damage	16045	Everest Premier Ins Co	Property and Casualty	DE	37,447	36,972	1,717	5,750	0.0%
2020	21.2. Commercial auto physical damage	26921	Everest Reins Co	Property and Casualty	DE	0	0	0	-33	0.0%
2020	21.2. Commercial auto physical damage	35181	Executive Risk Ind Inc	Property and Casualty	DE	0	0	0	1	0.0%
2020	21.2. Commercial auto physical damage	31925	Falls Lake Natl Ins Co	Property and Casualty	OH	1,038,418	517,299	156,489	294,204	0.4%
2020	21.2. Commercial auto physical damage	10178	FCCI Ins Co	Property and Casualty	FL	1,725,850	1,874,611	1,349,804	1,175,023	0.6%
2020	21.2. Commercial auto physical damage	20281	Federal Ins Co	Property and Casualty	IN	749,835	776,714	193,343	361,307	0.3%
2020	21.2. Commercial auto physical damage	13935	Federated Mut Ins Co	Property and Casualty	MN	3,393,638	3,398,171	1,363,212	1,448,184	1.2%
2020	21.2. Commercial auto physical damage	16024	Federated Reserve Ins Co	Property and Casualty	MN	589,437	477,952	99,584	108,039	0.2%
2020	21.2. Commercial auto physical damage	11118	Federated Rural Electric Ins Exch	Reciprocal	KS	248,556	240,114	321,716	540,708	0.1%
2020	21.2. Commercial auto physical damage	28304	Federated Serv Ins Co	Property and Casualty	MN	562,831	510,323	158,982	164,800	0.2%
2020	21.2. Commercial auto physical damage	35386	Fidelity & Guar Ins Co	Property and Casualty	IA	0	0	0	-82	0.0%
2020	21.2. Commercial auto physical damage	25879	Fidelity & Guar Ins Underwriters Inc	Property and Casualty	WI	0	0	0	-18	0.0%
2020	21.2. Commercial auto physical damage	21873	Firemans Fund Ins Co	Property and Casualty	CA	2,669	19,763	9,355	5,761	0.0%
2020	21.2. Commercial auto physical damage	21784	Firemens Ins Co Of Washington DC	Property and Casualty	DE	346,768	311,883	164,672	164,670	0.1%
2020	21.2. Commercial auto physical damage	10676	First Guard Ins Co	Property and Casualty	AZ	1,124,498	1,124,498	348,094	393,636	0.4%
2020	21.2. Commercial auto physical damage	33588	First Liberty Ins Corp	Property and Casualty	IL	185,971	231,459	223,711	218,422	0.1%
2020	21.2. Commercial auto physical damage	24724	First Natl Ins Co Of Amer	Property and Casualty	NH	147	10,781	0	855	0.0%
2020	21.2. Commercial auto physical damage	10859	First Nonprofit Ins Co	Property and Casualty	DE	2,631	11,729	5,666	7,696	0.0%
2020	21.2. Commercial auto physical damage	40100	Firstline Ins Co	Property and Casualty	MD	5,029	3,838	0	9	0.0%
2020	21.2. Commercial auto physical damage	13978	Florists Mut Ins Co	Property and Casualty	IL	192,313	189,792	60,497	70,814	0.1%
2020	21.2. Commercial auto physical damage	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	230	230	0	-1,046	0.0%
2020	21.2. Commercial auto physical damage	11800	Foremost Prop & Cas Ins Co	Property and Casualty	MI	0	0	0	-551	0.0%
2020	21.2. Commercial auto physical damage	41513	Foremost Signature Ins Co	Property and Casualty	MI	0	0	0	-955	0.0%
2020	21.2. Commercial auto physical damage	13986	Frankenmuth Mut Ins Co	Property and Casualty	MI	3,901,942	3,706,905	2,951,509	2,922,072	1.3%
2020	21.2. Commercial auto physical damage	22209	Freedom Specialty Ins Co	Property and Casualty	OH	0	0	-15,000	-22,514	0.0%
2020	21.2. Commercial auto physical damage	22055	Geico Ind Co	Property and Casualty	NE	45	45	0	-1	0.0%
2020	21.2. Commercial auto physical damage	24414	General Cas Co Of WI	Property and Casualty	WI	93,750	110,855	4,409	33,825	0.0%
2020	21.2. Commercial auto physical damage	24732	General Ins Co Of Amer	Property and Casualty	NH	0	630	0	0	0.0%
2020	21.2. Commercial auto physical damage	20559	General Security Ind Co of AZ	Authorized Surplus Lines Writer	AZ	425,413	400,421	171,462	63,083	0.1%
2020	21.2. Commercial auto physical damage	25569	Gotham Ins Co	Authorized Surplus Lines Writer	NY	0	0	0	-3	0.0%
2020	21.2. Commercial auto physical damage	22063	Government Employees Ins Co	Property and Casualty	NE	447,901	442,135	0	3,252	0.2%
2020	21.2. Commercial auto physical damage	23809	Granite State Ins Co	Property and Casualty	IL	250,055	256,175	76,010	100,070	0.1%
2020	21.2. Commercial auto physical damage	25984	Graphic Arts Mut Ins Co	Property and Casualty	NY	542,715	531,860	252,186	300,639	0.2%
2020	21.2. Commercial auto physical damage	26832	Great Amer Alliance Ins Co	Property and Casualty	OH	93,827	83,954	-7,434	598	0.0%
2020	21.2. Commercial auto physical damage	26344	Great Amer Assur Co	Property and Casualty	OH	3,116,907	3,190,486	1,276,885	1,414,660	1.1%

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL AUTO PHYSICAL DAMAGE 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	21.2. Commercial auto physical damage	16691	Great Amer Ins Co	Property and Casualty	OH	154,779	184,764	88,267	110,024	0.1%
2020	21.2. Commercial auto physical damage	22136	Great Amer Ins Co of NY	Property and Casualty	NY	21,467	43,557	4,107	3,327	0.0%
2020	21.2. Commercial auto physical damage	25224	Great Divide Ins Co	Property and Casualty	ND	482,570	481,221	155,876	146,055	0.2%
2020	21.2. Commercial auto physical damage	18694	Great Midwest Ins Co	Property and Casualty	TX	0	0	0	-4	0.0%
2020	21.2. Commercial auto physical damage	20303	Great Northern Ins Co	Property and Casualty	IN	427,550	445,051	205,216	306,417	0.1%
2020	21.2. Commercial auto physical damage	11371	Great West Cas Co	Property and Casualty	NE	1,689,269	1,612,847	788,615	950,863	0.6%
2020	21.2. Commercial auto physical damage	22322	Greenwich Ins Co	Property and Casualty	DE	275,221	338,225	146,723	246,636	0.1%
2020	21.2. Commercial auto physical damage	15032	Guideone Mut Ins Co	Property and Casualty	IA	199,808	233,455	133,695	162,422	0.1%
2020	21.2. Commercial auto physical damage	19530	Hallmark Natl Ins Co	Property and Casualty	AZ	4,155	4,155	1,709	928	0.0%
2020	21.2. Commercial auto physical damage	26808	Hallmark Specialty Ins Co	Authorized Surplus Lines Writer	OK	479	262	0	210	0.0%
2020	21.2. Commercial auto physical damage	36064	Hanover Amer Ins Co	Property and Casualty	NH	77,299	83,681	30,770	26,210	0.0%
2020	21.2. Commercial auto physical damage	22292	Hanover Ins Co	Property and Casualty	NH	54,895	56,434	1,714	2,635	0.0%
2020	21.2. Commercial auto physical damage	26433	Harco Natl Ins Co	Property and Casualty	IL	879,630	974,053	459,924	258,099	0.3%
2020	21.2. Commercial auto physical damage	14141	Harford Mut Ins Co	Property and Casualty	MD	859,698	847,632	625,353	598,560	0.3%
2020	21.2. Commercial auto physical damage	23582	Harleysville Ins Co	Property and Casualty	OH	262,036	229,316	117,330	132,994	0.1%
2020	21.2. Commercial auto physical damage	35696	Harleysville Preferred Ins Co	Property and Casualty	OH	4,570	5,776	4,535	5,416	0.0%
2020	21.2. Commercial auto physical damage	26182	Harleysville Worcester Ins Co	Property and Casualty	OH	33,668	79,247	49,173	41,151	0.0%
2020	21.2. Commercial auto physical damage	22357	Hartford Accident & Ind Co	Property and Casualty	CT	682,200	672,624	292,163	330,691	0.2%
2020	21.2. Commercial auto physical damage	29424	Hartford Cas Ins Co	Property and Casualty	IN	381,505	328,070	230,352	203,660	0.1%
2020	21.2. Commercial auto physical damage	19682	Hartford Fire Ins Co	Property and Casualty	CT	2,553,771	2,170,964	1,173,547	1,675,138	0.9%
2020	21.2. Commercial auto physical damage	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	256,600	269,022	110,769	101,141	0.1%
2020	21.2. Commercial auto physical damage	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	261,988	263,901	-291	-11,568	0.1%
2020	21.2. Commercial auto physical damage	41343	HDI Global Ins Co	Property and Casualty	IL	3,878	2,298	0	-13,608	0.0%
2020	21.2. Commercial auto physical damage	10200	Hiscox Ins Co Inc	Property and Casualty	IL	0	0	0	-1,028	0.0%
2020	21.2. Commercial auto physical damage	25054	Hudson Ins Co	Property and Casualty	DE	254,278	264,721	95,886	150,450	0.1%
2020	21.2. Commercial auto physical damage	35408	Imperium Ins Co	Property and Casualty	TX	44,915	50,577	18,316	23,048	0.0%
2020	21.2. Commercial auto physical damage	43575	Indemnity Ins Co Of North Amer	Property and Casualty	PA	99,389	65,249	40,959	96,795	0.0%
2020	21.2. Commercial auto physical damage	36940	Indian Harbor Ins Co	Authorized Surplus Lines Writer	DE	208,991	163,607	45,255	85,156	0.1%
2020	21.2. Commercial auto physical damage	22713	Insurance Co of N Amer	Property and Casualty	PA	0	0	0	-8	0.0%
2020	21.2. Commercial auto physical damage	19429	Insurance Co Of The State Of PA	Property and Casualty	IL	5,511	7,525	-1,866	-4,068	0.0%
2020	21.2. Commercial auto physical damage	22780	Integon Gen Ins Corp	Property and Casualty	NC	2,346,928	2,244,850	1,097,001	1,009,450	0.8%
2020	21.2. Commercial auto physical damage	22772	Integon Ind Corp	Property and Casualty	NC	10,185,210	9,061,453	3,885,088	3,922,897	3.5%
2020	21.2. Commercial auto physical damage	29742	Integon Natl Ins Co	Property and Casualty	NC	3,922,026	4,225,480	1,162,082	1,087,185	1.4%
2020	21.2. Commercial auto physical damage	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	11,824	11,627	0	2,673	0.0%
2020	21.2. Commercial auto physical damage	10749	Intrepid Ins Co	Property and Casualty	IA	27,169	20,189	20,976	21,327	0.0%
2020	21.2. Commercial auto physical damage	10885	Key Risk Ins Co	Property and Casualty	IA	119,520	80,516	43,738	45,528	0.0%
2020	21.2. Commercial auto physical damage	13722	Knightbrook Ins Co	Property and Casualty	DE	-14,532	72,537	72,125	47,990	0.0%
2020	21.2. Commercial auto physical damage	26077	Lancer Ins Co	Property and Casualty	IL	678,391	665,274	400,864	330,792	0.2%
2020	21.2. Commercial auto physical damage	42404	Liberty Ins Corp	Property and Casualty	IL	213,984	276,172	54,012	49,732	0.1%
2020	21.2. Commercial auto physical damage	19917	Liberty Ins Underwriters Inc	Property and Casualty	IL	0	0	0	-502	0.0%
2020	21.2. Commercial auto physical damage	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	1,042,368	1,028,949	511,408	508,976	0.4%
2020	21.2. Commercial auto physical damage	23043	Liberty Mut Ins Co	Property and Casualty	MA	44,596	33,269	0	7,533	0.0%
2020	21.2. Commercial auto physical damage	10725	Liberty Surplus Ins Corp	Authorized Surplus Lines Writer	NH	0	0	0	222	0.0%
2020	21.2. Commercial auto physical damage	33600	LM Ins Corp	Property and Casualty	IL	250,920	320,930	59,160	67,143	0.1%
2020	21.2. Commercial auto physical damage	36897	Manufacturers Alliance Ins Co	Property and Casualty	PA	66,792	71,331	13,359	29,790	0.0%
2020	21.2. Commercial auto physical damage	28932	Markel Amer Ins Co	Property and Casualty	VA	0	0	0	374	0.0%
2020	21.2. Commercial auto physical damage	38970	Markel Ins Co	Property and Casualty	IL	495,956	539,379	218,230	264,671	0.2%
2020	21.2. Commercial auto physical damage	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	189,039	204,964	30,973	36,717	0.1%
2020	21.2. Commercial auto physical damage	10784	Maxum Cas Ins Co	Property and Casualty	CT	0	0	0	4	0.0%

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL AUTO PHYSICAL DAMAGE 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	21.2. Commercial auto physical damage	26743	Maxum Ind Co	Authorized Surplus Lines Writer	CT	0	0	0	30	0.0%
2020	21.2. Commercial auto physical damage	36838	Mesa Underwriters Specialty Ins Co	Authorized Surplus Lines Writer	NJ	152,768	139,444	74,369	78,492	0.1%
2020	21.2. Commercial auto physical damage	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	159,777	249,851	215,507	289,588	0.1%
2020	21.2. Commercial auto physical damage	23434	Middlesex Ins Co	Property and Casualty	WI	795,854	782,414	450,306	527,881	0.3%
2020	21.2. Commercial auto physical damage	26662	Milford Cas Ins Co	Property and Casualty	DE	141,533	96,358	15,199	7,425	0.0%
2020	21.2. Commercial auto physical damage	20362	Mitsui Sumitomo Ins Co of Amer	Property and Casualty	NY	160,332	134,619	-10,946	30,645	0.1%
2020	21.2. Commercial auto physical damage	22551	Mitsui Sumitomo Ins USA Inc	Property and Casualty	NY	149,292	148,022	89,923	99,858	0.1%
2020	21.2. Commercial auto physical damage	32506	Monroe Guar Ins Co	Property and Casualty	IN	902,063	892,853	486,422	548,245	0.3%
2020	21.2. Commercial auto physical damage	14613	Montgomery Mut Ins Co	Property and Casualty	MA	45,719	40,325	5,726	7,888	0.0%
2020	21.2. Commercial auto physical damage	22012	Motors Ins Corp	Property and Casualty	MI	3,890,102	3,890,102	976,609	1,035,397	1.3%
2020	21.2. Commercial auto physical damage	23663	National Amer Ins Co	Property and Casualty	OK	2,040	4,318	0	139	0.0%
2020	21.2. Commercial auto physical damage	11991	National Cas Co	Property and Casualty	OH	1,318,939	1,394,154	824,159	898,557	0.5%
2020	21.2. Commercial auto physical damage	16217	National Farmers Union Prop & Cas	Property and Casualty	NC	4,109	4,116	17,570	17,570	0.0%
2020	21.2. Commercial auto physical damage	20079	National Fire & Marine Ins Co	Authorized Surplus Lines Writer	NE	819,991	675,039	396,686	378,867	0.3%
2020	21.2. Commercial auto physical damage	20478	National Fire Ins Co Of Hartford	Property and Casualty	IL	345,805	326,974	149,550	212,719	0.1%
2020	21.2. Commercial auto physical damage	23728	National Gen Ins Co	Property and Casualty	MO	100,113	107,209	0	0	0.0%
2020	21.2. Commercial auto physical damage	20087	National Ind Co	Property and Casualty	NE	773,877	990,289	236,681	175,695	0.3%
2020	21.2. Commercial auto physical damage	32620	National Interstate Ins Co	Property and Casualty	OH	1,213,686	1,321,105	424,433	442,963	0.4%
2020	21.2. Commercial auto physical damage	20052	National Liab & Fire Ins Co	Property and Casualty	CT	636,777	607,709	116,776	156,324	0.2%
2020	21.2. Commercial auto physical damage	22608	National Specialty Ins Co	Property and Casualty	TX	187	1,202	10,375	10,923	0.0%
2020	21.2. Commercial auto physical damage	21881	National Surety Corp	Property and Casualty	IL	22	9,943	7,097	5,883	0.0%
2020	21.2. Commercial auto physical damage	20141	National Trust Ins Co	Property and Casualty	IN	353,283	325,787	128,203	128,638	0.1%
2020	21.2. Commercial auto physical damage	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	9,744,045	5,673,546	4,263,563	4,933,978	3.4%
2020	21.2. Commercial auto physical damage	28223	Nationwide Agribusiness Ins Co	Property and Casualty	IA	752,253	728,016	259,363	305,558	0.3%
2020	21.2. Commercial auto physical damage	23760	Nationwide Gen Ins Co	Property and Casualty	OH	1,833,071	1,898,643	943,815	930,458	0.6%
2020	21.2. Commercial auto physical damage	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	2,394,900	2,376,288	1,256,846	1,228,698	0.8%
2020	21.2. Commercial auto physical damage	23787	Nationwide Mut Ins Co	Property and Casualty	OH	703,627	781,861	382,566	392,611	0.2%
2020	21.2. Commercial auto physical damage	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	OH	117,698	135,677	32,770	49,481	0.0%
2020	21.2. Commercial auto physical damage	42307	Navigators Ins Co	Property and Casualty	NY	27,581	154,093	72,127	138,489	0.0%
2020	21.2. Commercial auto physical damage	24171	Netherlands Ins Co The	Property and Casualty	NH	389,876	337,018	99,443	178,293	0.1%
2020	21.2. Commercial auto physical damage	23841	New Hampshire Ins Co	Property and Casualty	IL	53,223	51,879	11,699	31,366	0.0%
2020	21.2. Commercial auto physical damage	16608	New York Marine & Gen Ins Co	Property and Casualty	NY	173,485	174,761	-44,655	-7,952	0.1%
2020	21.2. Commercial auto physical damage	14788	NGM Ins Co	Property and Casualty	FL	524,439	517,785	270,933	692,366	0.2%
2020	21.2. Commercial auto physical damage	29700	North Amer Elite Ins Co	Property and Casualty	NH	101,580	78,314	769	6,721	0.0%
2020	21.2. Commercial auto physical damage	29874	North Amer Specialty Ins Co	Property and Casualty	NH	9,607	26,861	1,994	-3,462	0.0%
2020	21.2. Commercial auto physical damage	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	11,041,303	10,795,638	8,662,484	8,830,971	3.8%
2020	21.2. Commercial auto physical damage	21105	North River Ins Co	Property and Casualty	NJ	134,507	154,942	7,044	-2,212	0.0%
2020	21.2. Commercial auto physical damage	27987	Northfield Ins Co	Authorized Surplus Lines Writer	IA	5,354	3,751	0	164	0.0%
2020	21.2. Commercial auto physical damage	24031	Northland Cas Co	Property and Casualty	CT	0	0	0	-174	0.0%
2020	21.2. Commercial auto physical damage	24015	Northland Ins Co	Property and Casualty	CT	2,621,749	2,965,089	2,042,298	1,393,904	0.9%
2020	21.2. Commercial auto physical damage	42552	Nova Cas Co	Property and Casualty	NY	119,785	122,293	45,607	57,389	0.0%
2020	21.2. Commercial auto physical damage	23248	Occidental Fire & Cas Co Of NC	Property and Casualty	NC	180,694	213,623	143,076	159,248	0.1%
2020	21.2. Commercial auto physical damage	24074	Ohio Cas Ins Co	Property and Casualty	NH	214,290	231,685	29,388	-78,443	0.1%
2020	21.2. Commercial auto physical damage	24082	Ohio Security Ins Co	Property and Casualty	NH	2,762,090	3,026,893	1,289,171	1,146,323	1.0%
2020	21.2. Commercial auto physical damage	24139	Old Republic Gen Ins Corp	Property and Casualty	IL	353,427	338,443	120,335	165,728	0.1%
2020	21.2. Commercial auto physical damage	24147	Old Republic Ins Co	Property and Casualty	PA	2,426,445	1,916,624	1,720,732	2,010,006	0.8%
2020	21.2. Commercial auto physical damage	31143	Old Republic Union Ins Co	Authorized Surplus Lines Writer	IL	107,174	199,216	123,576	162,060	0.0%
2020	21.2. Commercial auto physical damage	32700	Owners Ins Co	Property and Casualty	OH	11,630,219	11,022,903	6,972,034	7,006,929	4.0%
2020	21.2. Commercial auto physical damage	22748	Pacific Employers Ins Co	Property and Casualty	PA	0	0	0	118	0.0%

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL AUTO PHYSICAL DAMAGE 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	21.2. Commercial auto physical damage	20346	Pacific Ind Co	Property and Casualty	WI	0	0	0	52	0.0%
2020	21.2. Commercial auto physical damage	10046	Pacific Ins Co Ltd	Authorized Surplus Lines Writer	CT	0	0	34,420	34,435	0.0%
2020	21.2. Commercial auto physical damage	18333	Peerless Ind Ins Co	Property and Casualty	IL	0	0	1,634	1,606	0.0%
2020	21.2. Commercial auto physical damage	24198	Peerless Ins Co	Property and Casualty	NH	68,729	57,978	18,376	22,082	0.0%
2020	21.2. Commercial auto physical damage	14958	Peninsula Ins Co	Property and Casualty	PA	562,810	567,598	60,002	89,802	0.2%
2020	21.2. Commercial auto physical damage	14982	Penn Millers Ins Co	Property and Casualty	PA	203,098	188,859	29,362	38,390	0.1%
2020	21.2. Commercial auto physical damage	32441	Penn Natl Security Ins Co	Property and Casualty	PA	2,784,579	2,600,054	1,865,772	1,752,028	1.0%
2020	21.2. Commercial auto physical damage	14974	Pennsylvania Lumbermens Mut Ins	Property and Casualty	PA	693,496	667,242	74,527	64,539	0.2%
2020	21.2. Commercial auto physical damage	12262	Pennsylvania Manufacturers Assoc Ins	Property and Casualty	PA	276,366	303,681	104,175	110,032	0.1%
2020	21.2. Commercial auto physical damage	41424	Pennsylvania Manufacturers Ind Co	Property and Casualty	PA	13,012	12,622	752	4,222	0.0%
2020	21.2. Commercial auto physical damage	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	3,084,450	2,894,497	1,697,459	1,659,388	1.1%
2020	21.2. Commercial auto physical damage	13714	Pharmacists Mut Ins Co	Property and Casualty	IA	162,816	146,825	180,511	163,068	0.1%
2020	21.2. Commercial auto physical damage	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	1,570,760	1,567,309	729,065	713,068	0.5%
2020	21.2. Commercial auto physical damage	25623	Phoenix Ins Co	Property and Casualty	CT	874,853	896,833	644,568	592,119	0.3%
2020	21.2. Commercial auto physical damage	30945	Plaza Ins Co	Property and Casualty	IA	0	281	528	-2,805	0.0%
2020	21.2. Commercial auto physical damage	37257	Praetorian Ins Co	Property and Casualty	PA	0	7,523	0	-3,998	0.0%
2020	21.2. Commercial auto physical damage	12588	Prime Ins Co	Authorized Surplus Lines Writer	IL	152,439	87,684	45,000	45,000	0.1%
2020	21.2. Commercial auto physical damage	14371	Prime Prop & Cas Ins Inc	Property and Casualty	IL	100,951	33,492	0	0	0.0%
2020	21.2. Commercial auto physical damage	24260	Progressive Cas Ins Co	Property and Casualty	OH	0	0	-776	-776	0.0%
2020	21.2. Commercial auto physical damage	38784	Progressive Southeastern Ins Co	Property and Casualty	IN	37,678,256	34,028,872	17,123,341	17,492,735	13.0%
2020	21.2. Commercial auto physical damage	34690	Property & Cas Ins Co Of Hartford	Property and Casualty	IN	245,631	224,294	104,800	116,399	0.1%
2020	21.2. Commercial auto physical damage	12416	Protective Ins Co	Property and Casualty	IN	2,807,958	2,619,998	1,374,082	1,365,306	1.0%
2020	21.2. Commercial auto physical damage	39217	QBE Ins Corp	Property and Casualty	PA	84,841	46,406	13,588	4,849	0.0%
2020	21.2. Commercial auto physical damage	24449	Regent Ins Co	Property and Casualty	WI	33,939	34,498	22,496	5,966	0.0%
2020	21.2. Commercial auto physical damage	12475	Republic Franklin Ins Co	Property and Casualty	OH	299,831	291,389	139,493	144,131	0.1%
2020	21.2. Commercial auto physical damage	36684	Riverport Ins Co	Property and Casualty	IA	495	347	0	41	0.0%
2020	21.2. Commercial auto physical damage	13056	RLI Ins Co	Property and Casualty	IL	483,571	472,824	313,645	285,231	0.2%
2020	21.2. Commercial auto physical damage	11089	Rock Ridge Ins Co	Property and Casualty	IN	18,878	7,913	0	963	0.0%
2020	21.2. Commercial auto physical damage	11134	Rural Trust Ins Co	Property and Casualty	TX	51,935	50,456	26,460	40,235	0.0%
2020	21.2. Commercial auto physical damage	15105	Safety Natl Cas Corp	Property and Casualty	MO	223,099	143,074	171,527	10,116	0.1%
2020	21.2. Commercial auto physical damage	40460	Sagamore Ins Co	Property and Casualty	IN	34,194	28,402	9,259	42,149	0.0%
2020	21.2. Commercial auto physical damage	15580	Scottsdale Ind Co	Property and Casualty	OH	22,945	15,732	2,896	13,037	0.0%
2020	21.2. Commercial auto physical damage	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	99,324	119,855	15,243	-2,447	0.0%
2020	21.2. Commercial auto physical damage	19879	Security Natl Ins Co	Property and Casualty	DE	21,156	25,268	365	-6,828	0.0%
2020	21.2. Commercial auto physical damage	22233	Select Ins Co	Property and Casualty	TX	0	0	0	-30	0.0%
2020	21.2. Commercial auto physical damage	12572	Selective Ins Co Of Amer	Property and Casualty	NJ	4,654,789	4,286,469	2,794,891	2,856,232	1.6%
2020	21.2. Commercial auto physical damage	19259	Selective Ins Co Of SC	Property and Casualty	IN	1,839,169	1,902,842	931,262	871,923	0.6%
2020	21.2. Commercial auto physical damage	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	3,593,173	3,480,560	2,004,228	2,066,771	1.2%
2020	21.2. Commercial auto physical damage	10936	Seneca Ins Co Inc	Property and Casualty	NY	4	2,246	0	-65	0.0%
2020	21.2. Commercial auto physical damage	11000	Sentinel Ins Co Ltd	Property and Casualty	CT	310,841	322,349	161,282	168,444	0.1%
2020	21.2. Commercial auto physical damage	28460	Sentry Cas Co	Property and Casualty	WI	0	0	0	-19	0.0%
2020	21.2. Commercial auto physical damage	24988	Sentry Ins A Mut Co	Property and Casualty	WI	617,537	583,335	474,615	492,872	0.2%
2020	21.2. Commercial auto physical damage	21180	Sentry Select Ins Co	Property and Casualty	WI	4,361,117	4,494,084	2,346,896	2,630,628	1.5%
2020	21.2. Commercial auto physical damage	38997	Sompo Amer Fire & Mar Ins Co Amer	Property and Casualty	NY	9,364	8,150	5,981	11,170	0.0%
2020	21.2. Commercial auto physical damage	11126	Sompo Amer Ins Co	Property and Casualty	NY	328,907	332,506	57,037	109,085	0.1%
2020	21.2. Commercial auto physical damage	26867	Southern Ins Co Of VA	Property and Casualty	VA	589,598	537,227	286,661	301,861	0.2%
2020	21.2. Commercial auto physical damage	26468	Southern Mut Church Ins Co	Property and Casualty	SC	140,969	137,764	54,762	64,012	0.0%
2020	21.2. Commercial auto physical damage	15709	Southern States Ins Exch	Reciprocal	VA	111,985	120,655	119,489	100,285	0.0%
2020	21.2. Commercial auto physical damage	24767	St Paul Fire & Marine Ins Co	Property and Casualty	CT	-54	26	0	-516	0.0%

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL AUTO PHYSICAL DAMAGE 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	21.2. Commercial auto physical damage	24775	St Paul Guardian Ins Co	Property and Casualty	CT	0	0	-1,200	-1,218	0.0%
2020	21.2. Commercial auto physical damage	24791	St Paul Mercury Ins Co	Property and Casualty	CT	0	0	0	-825	0.0%
2020	21.2. Commercial auto physical damage	19224	St Paul Protective Ins Co	Property and Casualty	CT	0	0	0	26	0.0%
2020	21.2. Commercial auto physical damage	30481	St Paul Surplus Lines Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	-6	0.0%
2020	21.2. Commercial auto physical damage	18023	Star Ins Co	Property and Casualty	MI	65,920	45,697	0	-16,555	0.0%
2020	21.2. Commercial auto physical damage	40045	Starnet Ins Co	Property and Casualty	IA	467,838	316,794	181,337	167,933	0.2%
2020	21.2. Commercial auto physical damage	38318	Starr Ind & Liab Co	Property and Casualty	TX	482,614	481,963	351,222	865,863	0.2%
2020	21.2. Commercial auto physical damage	25496	StarStone Natl Ins Co	Property and Casualty	DE	23,521	23,521	0	-846	0.0%
2020	21.2. Commercial auto physical damage	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	1,332,100	1,297,719	873,318	995,658	0.5%
2020	21.2. Commercial auto physical damage	25135	State Automobile Mut Ins Co	Property and Casualty	OH	716,386	461,744	293,386	367,018	0.2%
2020	21.2. Commercial auto physical damage	25178	State Farm Mut Auto Ins Co	Property and Casualty	IL	6,078,598	6,011,728	2,813,830	2,826,053	2.1%
2020	21.2. Commercial auto physical damage	12831	State Natl Ins Co Inc	Property and Casualty	TX	59,401	25,121	33,697	66,690	0.0%
2020	21.2. Commercial auto physical damage	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	IL	0	0	-1,221	-6,095	0.0%
2020	21.2. Commercial auto physical damage	14012	Stonegate Ins Co	Property and Casualty	IL	41,625	5,198	0	0	0.0%
2020	21.2. Commercial auto physical damage	12866	T H E Ins Co	Property and Casualty	LA	35,792	40,352	34,515	23,162	0.0%
2020	21.2. Commercial auto physical damage	42376	Technology Ins Co Inc	Property and Casualty	DE	9,171	9,950	-3,392	-2,377	0.0%
2020	21.2. Commercial auto physical damage	28665	The Cincinnati Cas Co	Property and Casualty	OH	462,759	455,655	189,855	173,733	0.2%
2020	21.2. Commercial auto physical damage	23280	The Cincinnati Ind Co	Property and Casualty	OH	742,813	698,895	188,893	169,818	0.3%
2020	21.2. Commercial auto physical damage	10677	The Cincinnati Ins Co	Property and Casualty	OH	8,234,552	7,833,996	3,338,210	4,011,057	2.8%
2020	21.2. Commercial auto physical damage	10945	Tokio Marine Amer Ins Co	Property and Casualty	NY	394,974	375,800	315,719	342,666	0.1%
2020	21.2. Commercial auto physical damage	23850	Tokio Marine Specialty Ins Co	Authorized Surplus Lines Writer	DE	-415	-66	0	0	0.0%
2020	21.2. Commercial auto physical damage	41238	Trans Pacific Ins Co	Property and Casualty	NY	2	2	0	2,374	0.0%
2020	21.2. Commercial auto physical damage	28886	Transguard Ins Co Of Amer Inc	Property and Casualty	IL	384,709	379,414	353,041	379,746	0.1%
2020	21.2. Commercial auto physical damage	20494	Transportation Ins Co	Property and Casualty	IL	101,808	85,252	5,417	30,570	0.0%
2020	21.2. Commercial auto physical damage	19038	Travelers Cas & Surety Co	Property and Casualty	CT	0	0	0	-2	0.0%
2020	21.2. Commercial auto physical damage	19046	Travelers Cas Ins Co Of Amer	Property and Casualty	CT	1,414,669	1,510,467	775,554	618,800	0.5%
2020	21.2. Commercial auto physical damage	25658	Travelers Ind Co	Property and Casualty	CT	2,084,234	2,111,765	766,301	304,361	0.7%
2020	21.2. Commercial auto physical damage	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	1,271,162	1,087,999	643,673	293,111	0.4%
2020	21.2. Commercial auto physical damage	25682	Travelers Ind Co Of CT	Property and Casualty	CT	2,914,371	3,077,201	1,045,825	339,776	1.0%
2020	21.2. Commercial auto physical damage	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	4,037,026	4,014,642	1,626,412	577,455	1.4%
2020	21.2. Commercial auto physical damage	31003	Tri State Ins Co Of MN	Property and Casualty	IA	210,415	195,514	163,269	210,980	0.1%
2020	21.2. Commercial auto physical damage	41106	Triumpe Cas Co	Property and Casualty	OH	0	0	0	-7,273	0.0%
2020	21.2. Commercial auto physical damage	27120	Trumbull Ins Co	Property and Casualty	CT	197,635	159,045	56,240	51,882	0.1%
2020	21.2. Commercial auto physical damage	29459	Twin City Fire Ins Co Co	Property and Casualty	IN	72,084	74,254	79,938	78,088	0.0%
2020	21.2. Commercial auto physical damage	25844	Union Ins Co	Property and Casualty	IA	941,166	915,485	645,198	553,926	0.3%
2020	21.2. Commercial auto physical damage	21423	Union Ins Co Of Providence	Property and Casualty	IA	316,932	344,681	255,661	252,646	0.1%
2020	21.2. Commercial auto physical damage	11770	United Financial Cas Co	Property and Casualty	OH	1,098,048	1,231,133	846,867	894,622	0.4%
2020	21.2. Commercial auto physical damage	13064	United Natl Ins Co	Property and Casualty	PA	0	0	-236	-139	0.0%
2020	21.2. Commercial auto physical damage	12537	United Specialty Ins Co	Authorized Surplus Lines Writer	DE	303,042	172,763	13,953	58,532	0.1%
2020	21.2. Commercial auto physical damage	25887	United States Fidelity & Guar Co	Property and Casualty	CT	0	0	0	-37	0.0%
2020	21.2. Commercial auto physical damage	21113	United States Fire Ins Co	Property and Casualty	DE	448,735	430,331	446,932	466,148	0.2%
2020	21.2. Commercial auto physical damage	41181	Universal Underwriters Ins Co	Property and Casualty	IL	0	0	-68,123	-37,185	0.0%
2020	21.2. Commercial auto physical damage	29599	US Specialty Ins Co	Property and Casualty	TX	83,096	73,948	101,999	1,415,521	0.0%
2020	21.2. Commercial auto physical damage	25976	Utica Mut Ins Co	Property and Casualty	NY	636,265	597,221	514,946	464,403	0.2%
2020	21.2. Commercial auto physical damage	10687	Utica Natl Assur Co	Property and Casualty	NY	248,523	204,195	66,651	67,245	0.1%
2020	21.2. Commercial auto physical damage	20508	Valley Forge Ins Co	Property and Casualty	PA	420,211	392,500	134,373	253,512	0.1%
2020	21.2. Commercial auto physical damage	21172	Vanliner Ins Co	Property and Casualty	MO	308,544	293,124	203,305	180,304	0.1%
2020	21.2. Commercial auto physical damage	44768	Vantapro Specialty Ins Co	Property and Casualty	AR	81,017	84,320	83,060	99,995	0.0%
2020	21.2. Commercial auto physical damage	20397	Vigilant Ins Co	Property and Casualty	NY	0	0	0	12	0.0%



**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL AUTO PHYSICAL DAMAGE 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	21.2. Commercial auto physical damage	40428	Voyager Ind Ins Co	Authorized Surplus Lines Writer	GA	134,155	247,594	16,667	24,091	0.0%
2020	21.2. Commercial auto physical damage	25585	Watford Ins Co	Property and Casualty	NJ	2,227	1,487	0	579	0.0%
2020	21.2. Commercial auto physical damage	25011	Wesco Ins Co	Property and Casualty	DE	739,256	762,922	388,686	636,362	0.3%
2020	21.2. Commercial auto physical damage	44393	West Amer Ins Co	Property and Casualty	IN	100,650	105,082	35,835	30,835	0.0%
2020	21.2. Commercial auto physical damage	15350	West Bend Mut Ins Co	Property and Casualty	WI	1,662,901	1,112,056	784,645	881,642	0.6%
2020	21.2. Commercial auto physical damage	24112	Westfield Ins Co	Property and Casualty	OH	940,512	966,269	450,016	408,764	0.3%
2020	21.2. Commercial auto physical damage	24120	Westfield Natl Ins Co	Property and Casualty	OH	294,118	282,145	38,068	35,455	0.1%
2020	21.2. Commercial auto physical damage	39845	Westport Ins Corp	Property and Casualty	MO	33,425	16,801	91,774	91,632	0.0%
2020	21.2. Commercial auto physical damage	11932	White Pine Ins Co	Property and Casualty	MI	0	2,912	55,815	35,596	0.0%
2020	21.2. Commercial auto physical damage	24554	XL Ins Amer Inc	Property and Casualty	DE	25,863	13,303	48,075	64,671	0.0%
2020	21.2. Commercial auto physical damage	37885	XL Specialty Ins Co	Property and Casualty	DE	12,860	14,825	10,134	140,236	0.0%
2020	21.2. Commercial auto physical damage	16535	Zurich Amer Ins Co	Property and Casualty	NY	10,363,125	10,104,705	7,318,249	7,447,426	3.6%
2020	21.2. Commercial auto physical damage	27855	Zurich Amer Ins Co Of IL	Property and Casualty	IL	572,957	648,272	301,575	272,505	0.2%
<b>2020</b>	<b>21.2. Commercial auto physical damage</b>		<b>TOTAL</b>			<b>290,449,974</b>	<b>279,081,950</b>	<b>152,279,546</b>	<b>157,638,173</b>	<b>100.0%</b>