

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE CROP BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2021**

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	39039	Rural Comm Ins Co	Property and Casualty	MN	1,489,074	1,489,074	1,216,239	1,549,697	27.8%	27.8%
2	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	1,297,881	1,297,881	191,005	191,005	24.2%	52.0%
3	29599	US Specialty Ins Co	Property and Casualty	TX	775,878	773,622	597,254	978,332	14.5%	66.4%
4	13897	Farmers Mut Hail Ins Co Of IA	Property and Casualty	IA	603,406	603,406	1,985,300	1,985,300	11.3%	77.7%
5	25054	Hudson Ins Co	Property and Casualty	DE	349,947	349,947	180,452	173,964	6.5%	84.2%
6	25240	NAU Country Ins Co	Property and Casualty	MN	262,081	262,081	39,441	36,815	4.9%	89.1%
7	40436	Stratford Ins Co	Property and Casualty	NH	206,005	206,005	48,360	8,170	3.8%	93.0%
8	20699	Ace Prop & Cas Ins Co	Property and Casualty	PA	191,790	191,790	8,542	114,345	3.6%	96.5%
9	12548	American Agri Business Ins Co	Property and Casualty	TX	131,621	133,521	15,610	64,324	2.5%	99.0%
10	36781	FMH Ag Risk Ins Co	Property and Casualty	IA	54,597	54,597	13,779	13,778	1.0%	100.0%
		<i>ALL OTHERS</i>			0	0	0	-26,670	0.0%	100.0%
		<b>TOTAL</b>			<b>5,362,280</b>	<b>5,361,924</b>	<b>4,295,982</b>	<b>5,089,060</b>	<b>100.0%</b>	

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE CROP BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2021**

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 %
2021	02.4. Private crop	20699	Ace Prop & Cas Ins Co	Property and Casualty	PA	191,790	191,790	8,542	114,345	3.6%
2021	02.4. Private crop	42757	Agri Gen Ins Co	Property and Casualty	IA	0	0	0	-26,670	0.0%
2021	02.4. Private crop	12548	American Agri Business Ins Co	Property and Casualty	TX	131,621	133,521	15,610	64,324	2.5%
2021	02.4. Private crop	13897	Farmers Mut Hail Ins Co Of IA	Property and Casualty	IA	603,406	603,406	1,985,300	1,985,300	11.3%
2021	02.4. Private crop	36781	FMH Ag Risk Ins Co	Property and Casualty	IA	54,597	54,597	13,779	13,778	1.0%
2021	02.4. Private crop	25054	Hudson Ins Co	Property and Casualty	DE	349,947	349,947	180,452	173,964	6.5%
2021	02.4. Private crop	25240	NAU Country Ins Co	Property and Casualty	MN	262,081	262,081	39,441	36,815	4.9%
2021	02.4. Private crop	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	1,297,881	1,297,881	191,005	191,005	24.2%
2021	02.4. Private crop	39039	Rural Comm Ins Co	Property and Casualty	MN	1,489,074	1,489,074	1,216,239	1,549,697	27.8%
2021	02.4. Private crop	40436	Stratford Ins Co	Property and Casualty	NH	206,005	206,005	48,360	8,170	3.8%
2021	02.4. Private crop	29599	US Specialty Ins Co	Property and Casualty	TX	775,878	773,622	597,254	978,332	14.5%
<b>2021</b>	<b>02.4. Private crop</b>		<b>TOTAL</b>			<b>5,362,280</b>	<b>5,361,924</b>	<b>4,295,982</b>	<b>5,089,060</b>	<b>100.0%</b>