

NORTH CAROLINA DEPARTMENT OF INSURANCE  
 NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE PASSENGER AUTO PHYSICAL DAMAGE BUSINESS  
 FOR THE YEAR ENDED DECEMBER 31, 2022

Year	Line of Business	NAIC Company Code	Company Name	Business Type	Business Sub Type Code	Company Type	Company Sub Type Code	Statement Type Code	Group Name	Licensed in NC	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %	Cumulative Market Share %
2022	21.1. Private passenger auto physical damage	34789	21st Century Centennial Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	PA	0	0	276	276	0.000%	0.000%
2022	21.1. Private passenger auto physical damage	31325	Acadia Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	14,321	12,046	0	0	0.000%	0.000%
2022	21.1. Private passenger auto physical damage	10389	Agent Alliance Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	AL	263,425	274,218	38,684	-1,176,859	0.007%	0.007%
2022	21.1. Private passenger auto physical damage	19402	Aig Prop Cas Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	869,217	870,603	617,087	647,603	0.023%	0.030%
2022	21.1. Private passenger auto physical damage	42579	Allied Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	3,007,161	3,482,821	1,930,947	1,898,417	0.078%	0.108%
2022	21.1. Private passenger auto physical damage	19240	Allstate Ind Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	21,346,788	22,727,838	10,739,464	11,137,907	0.554%	0.662%
2022	21.1. Private passenger auto physical damage	19232	Allstate Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	23,355,928	23,744,872	11,842,361	12,806,378	0.606%	1.268%
2022	21.1. Private passenger auto physical damage	17230	Allstate Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	217,236,905	209,994,741	138,814,060	152,605,349	5.639%	6.908%
2022	21.1. Private passenger auto physical damage	19100	Amco Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	0	0	0	-23	0.000%	6.908%
2022	21.1. Private passenger auto physical damage	10111	American Bankers Ins Co Of Fl	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Licensed	FL	105	135	0	-5	0.000%	6.908%
2022	21.1. Private passenger auto physical damage	29068	American Family Connect Prop & Cas I	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	WI	4,033,474	3,884,056	2,831,029	2,947,110	0.105%	7.012%
2022	21.1. Private passenger auto physical damage	23450	American Family Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	FL	524,683	491,321	253,916	243,986	0.014%	7.026%
2022	21.1. Private passenger auto physical damage	24066	American Fire & Cas Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	2,312	4,155	26,251	26,251	0.000%	7.026%
2022	21.1. Private passenger auto physical damage	23469	American Modern Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	OH	0	0	6,893	4,393	0.000%	7.026%
2022	21.1. Private passenger auto physical damage	42722	American Modern Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	OH	78,683	49,362	726	1,998	0.002%	7.028%
2022	21.1. Private passenger auto physical damage	38652	American Modern Select Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	OH	0	0	0	-11	0.000%	7.028%
2022	21.1. Private passenger auto physical damage	19615	American Reliable Ins Co	Property and Casualty	N	Stock	N	P	Everett Mut Grp	Licensed	AZ	0	1,079,352	-104	896	0.000%	7.028%
2022	21.1. Private passenger auto physical damage	19704	American States Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IN	22,470,063	20,067,140	10,379,670	10,837,423	0.583%	7.611%
2022	21.1. Private passenger auto physical damage	37214	American States Preferred Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IN	423,058	443,529	103,029	106,970	0.011%	7.622%
2022	21.1. Private passenger auto physical damage	19976	Amica Mut Ins Co	Property and Casualty	N	Mutual	N	P	Amica Mut Grp	Licensed	RI	20,907,569	20,539,596	15,360,444	17,039,065	0.543%	8.165%
2022	21.1. Private passenger auto physical damage	10984	Ansur Amer Ins	Property and Casualty	N	Stock	N	P	Frankenmuth Grp	Licensed	MI	945	1,054	2	308	0.000%	8.165%
2022	21.1. Private passenger auto physical damage	24678	Arrowood Ind Co	Property and Casualty	N	Stock	N	P		Licensed	DE	0	0	0	-192	0.000%	8.165%
2022	21.1. Private passenger auto physical damage	18988	Auto Owners Ins Co	Property and Casualty	N	Mutual	N	P	Auto Owners Grp	Licensed	MI	23,436,063	22,286,186	16,143,021	16,743,397	0.608%	8.774%
2022	21.1. Private passenger auto physical damage	18279	Bankers Standard Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	4,888,322	4,584,075	3,558,651	3,598,634	0.127%	8.901%
2022	21.1. Private passenger auto physical damage	38911	Berkley Natl Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	5,432	4,646	3,294	3,140	0.000%	8.901%
2022	21.1. Private passenger auto physical damage	29580	Berkley Regional Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	2,687	2,475	0	3,500	0.000%	8.901%
2022	21.1. Private passenger auto physical damage	10844	Builders Mut Ins Co	Property and Casualty	N	Mutual	N	P	Builders Grp	Licensed	NC	68,981	53,866	3,032	3,272	0.002%	8.903%
2022	21.1. Private passenger auto physical damage	13036	Builders Premier Ins Co	Property and Casualty	N	Stock	N	P	Builders Grp	Licensed	NC	76,042	77,732	42,374	43,163	0.002%	8.904%
2022	21.1. Private passenger auto physical damage	20230	Central Mut Ins Co	Property and Casualty	N	Mutual	N	P	Central Mut Ins Co G	Licensed	OH	9,750,527	9,838,250	7,921,703	7,823,500	0.253%	9.158%
2022	21.1. Private passenger auto physical damage	25615	Charter Oak Fire Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	172,628	174,831	171,283	82,590	0.004%	9.162%
2022	21.1. Private passenger auto physical damage	10804	Continental Western Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	7,849	8,769	-15,112	-15,112	0.000%	9.162%
2022	21.1. Private passenger auto physical damage	42587	Depositors Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	0	0	0	-234	0.000%	9.162%
2022	21.1. Private passenger auto physical damage	22635	Discovery Ins Co	Property and Casualty	N	Stock	N	P		Licensed	NC	20,398,936	19,009,058	17,012,525	17,381,131	0.530%	9.692%
2022	21.1. Private passenger auto physical damage	22926	Economy Fire & Cas Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	IL	7,131,708	7,080,834	4,410,785	4,427,059	0.185%	9.877%
2022	21.1. Private passenger auto physical damage	38067	Economy Preferred Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	IL	6,867,985	6,754,432	4,388,921	4,419,910	0.178%	10.055%
2022	21.1. Private passenger auto physical damage	40649	Economy Premier Assur Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	IL	1,295,032	1,326,958	655,203	640,167	0.034%	10.089%
2022	21.1. Private passenger auto physical damage	21261	Electric Ins Co	Property and Casualty	N	Stock	N	P	General Electric Grp	Licensed	MA	1,228,655	1,170,016	664,598	644,116	0.032%	10.121%
2022	21.1. Private passenger auto physical damage	21415	Employers Mut Cas Co	Property and Casualty	N	Mutual	N	P	Emc Ins Co Grp	Licensed	IA	31,625	26,536	721	-322	0.001%	10.122%
2022	21.1. Private passenger auto physical damage	15130	Encompass Ind Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	0	0	0	-243	0.000%	10.122%
2022	21.1. Private passenger auto physical damage	26263	Erie Ins Co	Property and Casualty	N	Stock	N	P	Erie Ins Grp	Licensed	PA	41,056,108	38,058,966	35,907,494	36,695,944	1.066%	11.187%
2022	21.1. Private passenger auto physical damage	26271	Erie Ins Exch	Property and Casualty	N	Reciprocal	N	P	Erie Ins Grp	Licensed	PA	110,301,229	105,057,786	77,659,329	79,805,090	2.863%	14.051%
2022	21.1. Private passenger auto physical damage	25712	Esurance Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	11,682,344	11,691,852	6,762,125	7,132,253	0.303%	14.354%
2022	21.1. Private passenger auto physical damage	10034	Farm Bureau Ins Of Nc Inc	Property and Casualty	N	Stock	N	P	North Carolina Farm	Licensed	NC	113,915	118,035	45,041	45,707	0.003%	14.357%
2022	21.1. Private passenger auto physical damage	25321	Farmers Direct Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	RI	3,248,129	3,263,208	2,058,561	2,084,706	0.084%	14.441%
2022	21.1. Private passenger auto physical damage	21652	Farmers Ins Exch	Property and Casualty	N	Reciprocal	N	P	Farmers Ins Grp	Licensed	CA	0	0	-69	-69	0.000%	14.441%
2022	21.1. Private passenger auto physical damage	26298	Farmers Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	RI	15,311,494	15,839,962	8,185,659	8,045,925	0.397%	14.839%
2022	21.1. Private passenger auto physical damage	20281	Federal Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	16,177	16,776	0	825	0.000%	14.839%
2022	21.1. Private passenger auto physical damage	13935	Federated Mut Ins Co	Property and Casualty	N	Mutual	N	P	Federated Mut Grp	Licensed	MN	15,600	18,103	0	-4	0.000%	14.840%
2022	21.1. Private passenger auto physical damage	16024	Federated Reserve Ins Co	Property and Casualty	N	Stock	N	P	Federated Mut Grp	Licensed	MN	3,841	3,639	0	-13	0.000%	14.840%
2022	21.1. Private passenger auto physical damage	28304	Federated Serv Ins Co	Property and Casualty	N	Stock	N	P	Federated Mut Grp	Licensed	MN	3,540	2,904	2,365	2,369	0.000%	14.840%
2022	21.1. Private passenger auto physical damage	21873	Firemans Fund Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	IL	0	0	-217	-217	0.000%	14.840%
2022	21.1. Private passenger auto physical damage	21784	Firemans Ins Co Of Washington Dc	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	DE	10,509	10,558	4,284	4,284	0.000%	14.840%
2022	21.1. Private passenger auto physical damage	24724	First Natl Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	55,758	62,609	20,381	21,154	0.001%	14.842%
2022	21.1. Private passenger auto physical damage	11185	Foremost Ins Co Grand Rapids Mi	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	MI	4,274,534	4,038,042	1,893,042	1,963,663	0.111%	14.953%
2022	21.1. Private passenger auto physical damage	11800	Foremost Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	MI	70,263	71,732	24,398	26,082	0.002%	14.954%
2022	21.1. Private passenger auto physical damage	13986	Frankenmuth Mut Ins Co	Property and Casualty	N	Stock	N	P	Frankenmuth Grp	Licensed	MI	98,596	94,051	86,297	115,128	0.003%	14.957%
2022	21.1. Private passenger auto physical damage	21253	Garrison Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	United Serv Automob	Licensed	TX	40,062,254	39,124,086	31,805,779	31,935,349	1.040%	15.997%
2022	21.1. Private passenger auto physical damage	22055	Geico Ind Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Licensed	NE	170,630,460	169,442,148	123,912,592	128,542,213	4.430%	20.426%
2022	21.1. Private passenger auto physical damage	24414	General Cas Co Of Wi	Property and Casualty	N	Stock	N	P	Obe Ins Grp	Licensed	WI	0	0	0	-48	0.000%	20.426%
2022	21.1. Private passenger auto physical damage	24732	General Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	160,815	175,141	18,741	19,707	0.004%	20.431%
2022	21.1. Private passenger auto physical damage	22063	Government Employees Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Licensed	NE	384,470,164	373,472,545	283,801,554	288,194,960	9.981%	30.411%
2022	21.1. Private passenger auto physical damage	25984	Graphic Arts Mut Ins Co	Property and Casualty	N	Mutual	N	P	Utica Grp	Licensed	NY	13,890	30,670	6,572	7,163	0.000%	30.412%
2022	21.1. Private passenger auto physical damage	26344	Great Amer Assur Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	0	0	0	-1,559	0.000%	30.412%
2022	21.1. Private passenger auto physical damage	25224	Great Divide Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	ND	0	115	0	59	0.000%	30.412%
2022	21.1. Private passenger auto physical damage	20303	Great Northern Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	0	0	0	4	0.000%	30.412%
2022	21.1. Private passenger auto physical damage	11128	Greenville Cas Ins Co Inc	Property and Casualty	N	Stock	N	P	Leon Hix Grp	Licensed	SC	1,723,366	1,697,908	1,224,316	1,216,608	0.043%	30.456%

NORTH CAROLINA DEPARTMENT OF INSURANCE  
**NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE PASSENGER AUTO PHYSICAL DAMAGE BUSINESS**  
 FOR THE YEAR ENDED DECEMBER 31, 2022

Year	Line of Business	NAIC Company Code	Company Name	Business Type	Business Sub Type Code	Company Type	Company Sub Type Code	Statement Type Code	Group Name	Licensed in NC	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %	Cumulative Market Share %
2022	21.1. Private passenger auto physical damage	36064	Hanover Amer Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	0	0	0	257	0.000%	30.456%
2022	21.1. Private passenger auto physical damage	22292	Hanover Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	0	0	0	179	0.000%	30.456%
2022	21.1. Private passenger auto physical damage	23582	Harleysville Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	950	9,182	8,630	4,312	0.000%	30.456%
2022	21.1. Private passenger auto physical damage	35696	Harleysville Preferred Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	984	1,132	0	171	0.000%	30.457%
2022	21.1. Private passenger auto physical damage	26182	Harleysville Worcester Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	812	1,899	0	45	0.000%	30.457%
2022	21.1. Private passenger auto physical damage	22357	Hartford Accident & Ind Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	718,847	771,259	428,021	140,133	0.019%	30.475%
2022	21.1. Private passenger auto physical damage	29424	Hartford Cas Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	155,017	160,451	59,984	35,927	0.004%	30.479%
2022	21.1. Private passenger auto physical damage	19682	Hartford Fire Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	22,309	26,113	11,109	8,418	0.001%	30.480%
2022	21.1. Private passenger auto physical damage	37478	Hartford Ins Co Of The Midwest	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	5,133,529	4,777,042	2,821,186	2,745,171	0.133%	30.613%
2022	21.1. Private passenger auto physical damage	30104	Hartford Underwriters Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	2,011,022	2,033,806	1,068,545	1,032,000	0.052%	30.665%
2022	21.1. Private passenger auto physical damage	22578	Horace Mann Ins Co	Property and Casualty	N	Stock	N	P	Horace Mann Grp	Licensed	IL	5,624,902	5,544,903	3,778,134	3,914,364	0.146%	30.811%
2022	21.1. Private passenger auto physical damage	22756	Horace Mann Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Horace Mann Grp	Licensed	IL	5,593,932	5,690,182	3,332,382	3,422,961	0.145%	30.956%
2022	21.1. Private passenger auto physical damage	22268	Infinity Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	IN	2,995,178	4,872,153	5,578,151	5,262,604	0.078%	31.034%
2022	21.1. Private passenger auto physical damage	11162	Insurance Co Of The South	Property and Casualty	N	Stock	N	P	Tiptree Fin Grp	Licensed	GA	3,386,309	3,075,053	740,164	735,894	0.088%	31.122%
2022	21.1. Private passenger auto physical damage	22780	Integon Gen Ins Corp	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	77,308,468	68,348,687	41,696,391	50,003,334	2.007%	33.129%
2022	21.1. Private passenger auto physical damage	22772	Integon Ind Corp	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	192,934,137	175,905,332	118,585,805	122,461,427	5.009%	38.138%
2022	21.1. Private passenger auto physical damage	29742	Integon Natl Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	27,829,194	28,304,848	11,266,630	19,906,063	0.722%	38.860%
2022	21.1. Private passenger auto physical damage	31488	Integon Preferred Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	97,342,211	92,587,411	55,506,574	61,285,693	2.527%	41.387%
2022	21.1. Private passenger auto physical damage	10749	Intrepid Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	2,244	2,386	0	0	0.000%	41.387%
2022	21.1. Private passenger auto physical damage	23647	Ironshore Ind Inc	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IL	-2,463	-2,463	0	-2,274	0.000%	41.387%
2022	21.1. Private passenger auto physical damage	10914	Kemper Independence Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	IL	1,556,960	1,832,178	1,792,690	1,740,318	0.040%	41.427%
2022	21.1. Private passenger auto physical damage	19544	Liberty Cnty Mut Ins Co	Property and Casualty	N	Mutual	N	P	Liberty Mut Grp	Not Licensed	TX	0	0	331	331	0.000%	41.427%
2022	21.1. Private passenger auto physical damage	23043	Liberty Mut Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	MA	10,497,208	10,763,399	3,409,620	3,670,214	0.273%	41.700%
2022	21.1. Private passenger auto physical damage	12484	Liberty Mut Personal Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	0	0	737	737	0.000%	41.700%
2022	21.1. Private passenger auto physical damage	36447	Lm Gen Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IL	0	0	21,208	21,097	0.000%	41.700%
2022	21.1. Private passenger auto physical damage	33600	Lm Ins Corp	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IL	87,382,817	86,155,958	35,755,610	37,866,378	2.268%	43.968%
2022	21.1. Private passenger auto physical damage	10051	Lyndon Southern Ins Co	Property and Casualty	N	Stock	N	P	Tiptree Fin Grp	Licensed	DE	2,202,226	2,303,487	581,032	591,709	0.057%	44.026%
2022	21.1. Private passenger auto physical damage	22306	Massachusetts Bay Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	-546	-546	0	179	0.000%	44.026%
2022	21.1. Private passenger auto physical damage	22454	Mendakota Ins Co	Property and Casualty	N	Stock	N	P	Premier Holdings Grp	Licensed	TN	21,720	21,337	12,998	15,398	0.001%	44.026%
2022	21.1. Private passenger auto physical damage	31968	Merastar Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	IL	0	0	0	-7,499	0.000%	44.026%
2022	21.1. Private passenger auto physical damage	23434	Middlesex Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	0	1,870	0	-366	0.000%	44.026%
2022	21.1. Private passenger auto physical damage	27138	Midvale Ind Co	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	WI	364,276	302,821	156,749	211,045	0.009%	44.036%
2022	21.1. Private passenger auto physical damage	41653	Milbank Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IA	9,638,246	9,441,597	7,905,613	7,905,374	0.250%	44.286%
2022	21.1. Private passenger auto physical damage	14613	Montgomery Mut Ins Co	Property and Casualty	N	Mutual	N	P	Liberty Mut Grp	Licensed	MA	0	0	86	86	0.000%	44.286%
2022	21.1. Private passenger auto physical damage	23728	National Gen Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	MO	108,960	112,382	85,908	83,214	0.003%	44.289%
2022	21.1. Private passenger auto physical damage	22608	National Specialty Ins Co	Property and Casualty	N	Stock	N	P	Markel Corp Grp	Licensed	TX	1,028,860	1,028,620	730,025	786,648	0.027%	44.315%
2022	21.1. Private passenger auto physical damage	26093	Nationwide Affinity Co Of Amer	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	0	-4,899	1,737	0.000%	44.315%
2022	21.1. Private passenger auto physical damage	23760	Nationwide Gen Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	86,869,799	89,512,521	41,839,293	41,911,177	2.255%	46.570%
2022	21.1. Private passenger auto physical damage	25453	Nationwide Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	98,794,652	92,771,634	65,109,807	67,056,126	2.565%	49.135%
2022	21.1. Private passenger auto physical damage	23779	Nationwide Mut Fire Ins Co	Property and Casualty	N	Mutual	N	P	Nationwide Corp Grp	Not Licensed	OH	0	0	-4,106	-3,541	0.000%	49.135%
2022	21.1. Private passenger auto physical damage	23787	Nationwide Mut Ins Co	Property and Casualty	N	Mutual	N	P	Nationwide Corp Grp	Licensed	OH	83,611,491	79,918,463	48,841,113	50,315,996	2.171%	51.306%
2022	21.1. Private passenger auto physical damage	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	54,209,051	55,444,174	19,642,955	19,989,664	1.407%	52.713%
2022	21.1. Private passenger auto physical damage	12130	New South Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	0	0	-1,875	0	0.000%	52.713%
2022	21.1. Private passenger auto physical damage	14788	Ngm Ins Co	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	FL	3,066,696	2,959,188	2,108,194	2,119,000	0.080%	52.792%
2022	21.1. Private passenger auto physical damage	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	N	Mutual	N	P	North Carolina Farm	Licensed	NC	337,014,738	326,632,109	256,116,578	261,663,478	8.749%	61.541%
2022	21.1. Private passenger auto physical damage	39608	Nutmeg Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	57,873	28,197	28,519	28,519	0.002%	61.543%
2022	21.1. Private passenger auto physical damage	24074	Ohio Cas Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	28,495	27,489	-4,020	-3,962	0.001%	61.543%
2022	21.1. Private passenger auto physical damage	24082	Ohio Security Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	246,600	229,733	118,521	86,285	0.006%	61.550%
2022	21.1. Private passenger auto physical damage	39098	Omni Ins Co	Property and Casualty	N	Stock	N	P	American Independent	Not Licensed	IL	0	0	-420	-808	0.000%	61.550%
2022	21.1. Private passenger auto physical damage	32700	Owners Ins Co	Property and Casualty	N	Stock	N	P	Auto Owners Grp	Licensed	OH	36,906,079	34,222,982	24,084,315	24,483,387	0.958%	62.508%
2022	21.1. Private passenger auto physical damage	20346	Pacific Ind Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	WI	0	0	971	0	0.000%	62.508%
2022	21.1. Private passenger auto physical damage	18139	Peak Prop & Cas Ins Corp	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	48,941,152	46,521,858	28,538,716	29,329,342	1.270%	63.778%
2022	21.1. Private passenger auto physical damage	24198	Peerless Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	0	0	-1,380	0	0.000%	63.778%
2022	21.1. Private passenger auto physical damage	32441	Penn Natl Security Ins Co	Property and Casualty	N	Stock	N	P	Pennsylvania Natl Ins	Licensed	PA	2,872	644	325,433	371,205	0.000%	63.779%
2022	21.1. Private passenger auto physical damage	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	N	Mutual	N	P	Pennsylvania Natl Ins	Licensed	PA	20,757,195	20,105,812	15,053,058	15,096,583	0.539%	64.317%
2022	21.1. Private passenger auto physical damage	22906	Permanent Gen Assur Corp Of Oh	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	WI	12,051,155	12,215,311	8,547,208	7,168,572	0.313%	64.630%
2022	21.1. Private passenger auto physical damage	13714	Pharmacists Mut Ins Co	Property and Casualty	N	Mutual	N	P	Pharmacists Mut Grp	Licensed	IA	117,619	122,972	161,973	223,454	0.003%	64.633%
2022	21.1. Private passenger auto physical damage	18058	Philadelphia Ind Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Licensed	PA	3,864,843	4,012,268	1,110,071	1,208,775	0.100%	64.734%
2022	21.1. Private passenger auto physical damage	25623	Phoenix Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	1,043,695	1,076,331	378,205	374,990	0.027%	64.761%
2022	21.1. Private passenger auto physical damage	37257	Praetorian Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	0	0	0	1,897	0.000%	64.761%
2022	21.1. Private passenger auto physical damage	12873	Privilege Underwriters Recp Exch	Property and Casualty	N	Reciprocal	N	P	Tokio Marine Holding	Licensed	FL	5,054,843	4,779,268	2,926,688	2,805,859	0.131%	64.892%
2022	21.1. Private passenger auto physical damage	24252	Progressive Amer Ins Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	OH	-4,883	-4,883	-733	-733	0.000%	64.892%
2022	21.1. Private passenger auto physical damage	38628	Progressive Northern Ins Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	WI	-876	-876	0	0	0.000%	64.892%
2022	21.1. Private passenger auto physical damage	21735	Progressive Premier Ins Co Of Il	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	OH	231,401,043	219,393,111	124,702,825	118,352,954	6.007%	70.899%
2022	21.1. Private passenger auto physical damage	38784	Progressive Southeastern Ins Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	IN	211,201,789	201,077,011	129,331,796	125,170,095	5.483%	76.382%
2022	21.1. Private passenger auto physical damage	21727	Progressive Universal Ins Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	WI	5,529,361	5,555,692	2,363,761	2,230,635	0.144%	76.525%

NORTH CAROLINA DEPARTMENT OF INSURANCE  
 NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE PASSENGER AUTO PHYSICAL DAMAGE BUSINESS  
 FOR THE YEAR ENDED DECEMBER 31, 2022

Year	Line of Business	NAIC Company Code	Company Name	Business Type	Business Sub Type Code	Company Type	Company Sub Type Code	Statement Type Code	Group Name	Licensed in NC	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %	Cumulative Market Share %
2022	21.1. Private passenger auto physical damage	34690	Property & Cas Ins Co Of Hartford	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas	Licensed	IN	1,042,861	1,073,585	779,406	771,364	0.027%	76.552%
2022	21.1. Private passenger auto physical damage	39217	Obe Ins Corp	Property and Casualty	N	Stock	N	P	Obe Ins Grp	Licensed	PA	0	0	0	-203	0.000%	76.552%
2022	21.1. Private passenger auto physical damage	24449	Regent Ins Co	Property and Casualty	N	Stock	N	P	Obe Ins Grp	Licensed	WI	0	0	0	165	0.000%	76.552%
2022	21.1. Private passenger auto physical damage	12475	Republic Franklin Ins Co	Property and Casualty	N	Stock	N	P	Ulica Grp	Licensed	OH	322,275	332,585	265,251	255,259	0.008%	76.561%
2022	21.1. Private passenger auto physical damage	24740	Safeco Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	70,324	73,812	14,114	15,158	0.002%	76.562%
2022	21.1. Private passenger auto physical damage	11215	Safeco Ins Co Of In	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IN	0	0	0	-643	0.000%	76.562%
2022	21.1. Private passenger auto physical damage	12572	Selective Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	NJ	137,882	135,070	28,834	39,334	0.004%	76.566%
2022	21.1. Private passenger auto physical damage	19259	Selective Ins Co Of Sc	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	IN	78,069	74,124	65,926	62,426	0.002%	76.568%
2022	21.1. Private passenger auto physical damage	39926	Selective Ins Co Of The Southeast	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	IN	57,020	63,122	41,253	37,753	0.001%	76.570%
2022	21.1. Private passenger auto physical damage	11000	Sentinel Ins Co Ltd	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas	Licensed	CT	340,795	369,979	240,543	173,718	0.009%	76.578%
2022	21.1. Private passenger auto physical damage	24988	Sentry Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	17,273	17,112	0	-1,010	0.000%	76.579%
2022	21.1. Private passenger auto physical damage	21180	Sentry Select Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	779,293	726,224	387,787	347,192	0.020%	76.599%
2022	21.1. Private passenger auto physical damage	37141	Southern Gen Ins Co	Property and Casualty	N	Stock	N	P		Licensed	GA	3,211,808	3,242,030	3,281,311	3,329,602	0.083%	76.682%
2022	21.1. Private passenger auto physical damage	26867	Southern Ins Co Of Va	Property and Casualty	N	Stock	N	P	Donegal Grp	Licensed	VA	0	0	-2,332	-2,332	0.000%	76.682%
2022	21.1. Private passenger auto physical damage	24376	Spinnaker Ins Co	Property and Casualty	N	Stock	N	P	Sh1 Holdings Grp	Licensed	IL	82,575	19,498	0	3,149	0.002%	76.685%
2022	21.1. Private passenger auto physical damage	19070	Standard Fire Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	7,316,931	7,622,284	4,579,950	4,458,715	0.190%	76.875%
2022	21.1. Private passenger auto physical damage	40045	Starnet Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	380	368	0	0	0.000%	76.875%
2022	21.1. Private passenger auto physical damage	25127	State Auto Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IA	3,924,394	4,186,605	2,060,886	2,179,915	0.102%	76.976%
2022	21.1. Private passenger auto physical damage	25178	State Farm Mut Auto Ins Co	Property and Casualty	N	Mutual	N	P	State Farm Grp	Licensed	IL	527,908,106	506,185,283	383,214,692	404,283,139	13.704%	90.681%
2022	21.1. Private passenger auto physical damage	12831	State Natl Ins Co Inc	Property and Casualty	N	Stock	N	P	Markel Corp Grp	Licensed	TX	888,944	826,828	322,238	297,049	0.023%	90.704%
2022	21.1. Private passenger auto physical damage	22683	Teachers Ins Co	Property and Casualty	N	Stock	N	P	Horace Mann Grp	Licensed	IL	4,102,825	3,831,093	3,275,010	3,401,004	0.107%	90.810%
2022	21.1. Private passenger auto physical damage	28665	The Cincinnati Cas Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	10,505	11,681	16,525	16,472	0.000%	90.811%
2022	21.1. Private passenger auto physical damage	23280	The Cincinnati Ind Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	22,107	19,452	7,630	7,630	0.001%	90.811%
2022	21.1. Private passenger auto physical damage	10677	The Cincinnati Ins Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	17,068,590	16,601,284	9,566,067	10,178,906	0.443%	91.254%
2022	21.1. Private passenger auto physical damage	12617	The Members Ins Co	Property and Casualty	N	Stock	N	P	Automobile Club MI	Licensed	NC	18,896,322	16,707,545	12,645,683	12,880,783	0.491%	91.745%
2022	21.1. Private passenger auto physical damage	36269	Titan Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Not Licensed	MI	0	0	-5,015	-7,056	0.000%	91.745%
2022	21.1. Private passenger auto physical damage	41807	Transverse Specialty Ins Co	Property and Casualty	N	Stock	N	P	Transverse Ins Grp LI	Authorized Surplus Lines W	TX	0	0	0	75	0.000%	91.745%
2022	21.1. Private passenger auto physical damage	27998	Travelers Home & Marine Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	40,886,579	36,711,152	19,916,469	19,877,705	1.061%	92.806%
2022	21.1. Private passenger auto physical damage	25658	Travelers Ind Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	1,046,888	1,070,665	457,232	427,203	0.027%	92.833%
2022	21.1. Private passenger auto physical damage	25666	Travelers Ind Co Of Amer	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	576,773	592,384	282,776	268,271	0.015%	92.848%
2022	21.1. Private passenger auto physical damage	25682	Travelers Ind Co Of Ct	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	512,548	525,768	223,853	262,844	0.013%	92.862%
2022	21.1. Private passenger auto physical damage	36145	Travelers Personal Security Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	1,016,051	1,041,447	510,712	548,941	0.026%	92.888%
2022	21.1. Private passenger auto physical damage	31003	Tri State Ins Co Of Mn	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	22,629	21,644	4,125	4,125	0.001%	92.889%
2022	21.1. Private passenger auto physical damage	41106	Triumph Cas Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	0	0	0	16,399	0.000%	92.889%
2022	21.1. Private passenger auto physical damage	21709	Truck Ins Exch	Property and Casualty	N	Reciprocal	N	P	Farmers Ins Grp	Licensed	CA	566,860	432,276	262,215	307,036	0.015%	92.903%
2022	21.1. Private passenger auto physical damage	27120	Trumbull Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas	Licensed	CT	850,672	881,566	463,493	449,373	0.022%	92.925%
2022	21.1. Private passenger auto physical damage	29459	Twin City Fire Ins Co Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas	Licensed	IN	191,705	202,552	62,081	49,427	0.005%	92.930%
2022	21.1. Private passenger auto physical damage	25844	Union Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	8,129	9,589	314	314	0.000%	92.931%
2022	21.1. Private passenger auto physical damage	25941	United Serv Automobile Assn	Property and Casualty	N	Reciprocal	N	P	United Serv Automob	Licensed	TX	99,795,720	98,232,220	82,698,568	84,324,826	2.591%	95.521%
2022	21.1. Private passenger auto physical damage	16063	Unitrin Auto & Home Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	NY	3,380,920	3,764,784	1,853,875	1,829,076	0.088%	95.609%
2022	21.1. Private passenger auto physical damage	40703	Unitrin Safeguard Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	WI	5,895,101	6,568,378	3,803,648	3,824,441	0.153%	95.762%
2022	21.1. Private passenger auto physical damage	32972	Universal Ins Co	Property and Casualty	N	Stock	N	P	Automobile Club MI	Licensed	NC	4,884,345	4,839,895	2,939,541	3,134,980	0.127%	95.889%
2022	21.1. Private passenger auto physical damage	25968	Usaa Cas Ins Co	Property and Casualty	N	Stock	N	P	United Serv Automob	Licensed	TX	85,600,043	83,880,971	67,292,018	69,457,821	2.222%	98.111%
2022	21.1. Private passenger auto physical damage	18600	Usaa Gen Ind Co	Property and Casualty	N	Stock	N	P	United Serv Automob	Licensed	TX	70,727,146	69,428,338	55,792,711	57,301,259	1.836%	99.947%
2022	21.1. Private passenger auto physical damage	25976	Ulca Mut Ins Co	Property and Casualty	N	Mutual	N	P	Ulca Grp	Licensed	NY	1,883,331	1,625,374	1,503,414	1,577,325	0.049%	99.996%
2022	21.1. Private passenger auto physical damage	16186	Vault Recip Exch	Property and Casualty	N	Reciprocal	N	P	Vault Holdings Grp	Licensed	FL	155,322	66,852	24,037	27,445	0.004%	100.000%
2022	21.1. Private passenger auto physical damage	42889	Victoria Fire & Cas Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	0	2,986	3,528	0.000%	100.000%
2022	21.1. Private passenger auto physical damage	44393	West Amer Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IN	3,174	2,904	0	0	0.000%	100.000%
2022	21.1. Private passenger auto physical damage	13234	Wilshire Ins Co	Property and Casualty	N	Stock	N	P	Iat Reins Co Grp	Licensed	NC	0	0	-425	-425	0.000%	100.000%
2022	21.1. Private passenger auto physical damage	37885	XI Specialty Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	-3,386	-1,700	0	-1,323	0.000%	100.000%
<b>2022</b>	<b>21.1. Private passenger auto physical damage</b>		<b>TOTAL</b>									<b>3,852,123,515</b>	<b>3,715,046,450</b>	<b>2,546,749,289</b>	<b>2,631,020,351</b>	<b>100.000%</b>	

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE PASSENGER AUTO PHYSICAL DAMAGE BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2022**

Year	Line of Business	NAIC Company Code	Company Name	Business Type	Business Sub Type Code	Company Type	Company Sub Type Code	Statement Type Code	Group Name	Licensed in NC	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %	Cumulative Market Share %
------	------------------	-------------------	--------------	---------------	------------------------	--------------	-----------------------	---------------------	------------	----------------	-------------------	-------------------------	------------------------	--------------------	------------------------	----------------	---------------------------

**BUSINESS\_SUB\_TYPE\_CODE:**

BB=Blue Cross/Blue Shield  
 HI=Hospital, Medical, and Dental Service or Indemnity (HMDI)  
 HM=Health Maintenance Organization (HMO)  
 LH=Limited Health Services Organization (LHSO)  
 OS=ODS (Organized Delivery System)  
 N=None  
 MA=MEWA (Multiple Employers Welfare Arrangement)  
 MC=Motor Club  
 PD=Prepaid Dental  
 PF=Pre-Need Funeral  
 PL=Prepaid Legal  
 SL=Surplus Lines

**COMPANY\_SUB\_TYPE\_CODE:**

C=Captive  
 CF=Captive-Other (Filer)  
 CO=Captive-Other  
 CP=Captive-Pure  
 CS=Captive-Special Purpose Financial Insurer (Filer)  
 GM=City, Town, County, state, Parish, Township Mutual  
 ML=Manager managed Limited Liability Company  
 N=None  
 NP=Non-Profit  
 RC=Risk Retention Group (RRG) - Captive  
 RM=Residual Market Mechanism  
 RR=RRG  
 RT=Risk Retention Group (RRG) - Traditional  
 SI=State Insurance Funds  
 SV=Special Purpose Vehicle

**STATEMENT\_TYPE\_CODE:**

Indicates the line of business of the Filing Statement submitted by the company for the annual filing period.  
 F=Fraternal  
 L=Life, Accident, and Health  
 P=Property and Casualty  
 T=Title  
 X=Health