

NORTH CAROLINA DEPARTMENT OF INSURANCE
SUMMARY OF NORTH CAROLINA PROPERTY AND CASUALTY BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2024

Description	Percent of Total Direct Premiums Written	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred
TOTAL-NORTH CAROLINA PROPERTY AND CASUALTY BUSINESS		26,492,102,752	25,614,739,418	13,970,455,809	16,781,432,642
BY STATE OF DOMICILE					
Domestic Company	15.13%	4,008,077,331	3,857,614,731	2,437,549,672	2,737,449,549
Foreign Company	84.87%	22,484,025,421	21,757,124,687	11,532,906,137	14,043,983,093
BY STATEMENT TYPE					
Property and Casualty	99.02%	26,231,565,659	25,354,607,619	13,965,989,438	16,769,950,976
Title	0.98%	260,537,093	260,131,799	4,466,371	11,481,666
BY LINE OF BUSINESS					
01. Fire	2.29%	607,676,389	584,591,587	204,304,600	395,677,278
02.1. Allied lines	2.51%	664,963,421	647,463,781	408,193,143	946,594,999
02.2. Multiple peril crop	1.31%	345,942,189	348,514,640	426,551,784	465,032,605
02.3. Federal flood	0.33%	88,552,287	84,925,592	73,800,564	212,192,523
02.4. Private crop	0.02%	3,977,698	3,977,745	2,738,336	2,778,767
02.5. Private flood	0.11%	28,292,452	29,562,849	54,584,893	142,028,152
03. Farmowners multiple peril	0.31%	82,289,427	79,735,501	44,058,604	48,851,582
04. Homeowners multiple peril	18.14%	4,806,091,114	4,521,638,714	2,848,430,666	3,339,376,330
05.1. Commercial multiple peril (non-liability portion)	4.43%	1,173,110,000	1,123,992,909	511,191,396	749,372,322
05.2. Commercial multiple peril (liability portion)	1.63%	432,715,453	421,922,951	123,235,389	190,889,819
06. Mortgage guaranty	0.71%	187,164,448	193,721,966	918,880	2,154,291
08. Ocean marine	0.47%	123,542,248	123,068,415	39,470,042	66,709,306
09.1. Inland marine	3.93%	1,041,344,423	1,022,272,102	435,957,683	479,531,913
09.2. Pet insurance plans	0.42%	111,744,897	105,333,504	70,157,835	72,514,056
10. Financial guaranty	0.05%	13,079,530	2,693,941	0	0
11.1. Medical professional liability - occurrence	0.19%	49,649,469	47,847,193	3,528,619	2,405,615
11.2. Medical professional liability - claims-made	0.66%	175,414,138	172,142,232	56,108,444	41,946,580
12. Earthquake	0.12%	31,994,797	29,451,505	141,530	-1,779,888
16. Workers' compensation	5.82%	1,541,291,955	1,544,861,570	685,334,710	616,126,420

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17.1. Other liability - occurrence	6.29%	1,666,473,458	1,564,833,416	625,220,435	1,072,544,158
17.2. Other liability - claims-made	3.52%	931,393,472	903,054,278	273,242,516	380,313,668
17.3. Excess workers' compensation	0.10%	27,691,019	28,148,469	11,806,292	4,109,367
18.1. Products liability - occurrence	0.50%	131,493,017	125,886,156	31,606,760	96,376,984
18.2. Products liability - claims-made	0.09%	23,949,261	22,822,123	22,101,672	25,008,866
19.1. Private passenger auto no-fault (personal injury protection)	0.00%	2,057	2,050	13,594,681	12,901,989
19.2. Other private passenger auto liability	17.08%	4,524,710,372	4,421,017,366	3,133,827,983	3,338,459,549
19.3. Commercial auto no-fault (personal injury protection)	0.00%	710,877	738,805	354,141	632,427
19.4. Other commercial auto liability	5.00%	1,324,052,506	1,263,287,766	644,718,341	833,038,768
21.1. Private passenger auto physical damage	18.73%	4,961,864,301	4,848,711,640	2,764,839,491	2,764,187,363
21.2. Commercial auto physical damage	1.88%	498,537,029	470,177,437	275,797,989	284,844,291
22. Aircraft (all perils)	0.28%	73,678,514	71,856,689	39,880,743	34,649,351
23. Fidelity	0.16%	43,305,657	43,826,612	6,298,893	3,083,977
24. Surety	1.11%	293,810,005	273,591,407	45,814,354	32,108,604
26. Burglary and theft	0.06%	15,978,474	15,290,604	2,560,611	3,706,939
27. Boiler and machinery	0.27%	72,829,528	71,050,809	8,075,775	34,737,947
28. Credit	0.16%	43,342,635	49,378,748	20,626,615	21,000,008
29. International	0.00%	17,371	11,965	0	-58,174
30. Warranty	0.18%	48,286,829	49,767,780	41,009,159	41,186,575
31. Reins nonproportional assumed property	0.00%	0	0	0	0
32. Reins nonproportional assumed liability	0.00%	0	0	0	0
33. Reins nonpoportional assumed financial lines	0.00%	0	0	0	0
34. Aggregate write-ins for other lines of business	0.12%	30,850,391	33,682,251	12,270,939	11,803,487
Title	0.98%	260,537,093	260,131,799	4,466,371	11,481,666
Self-Insured Workers' Compensation Groups	0.04%	9,752,551	9,752,551	3,634,930	2,912,162