

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)
FOR THE YEAR ENDED DECEMBER 31, 2024

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 %
2024	01. Fire	31325	Acadia Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	7,600	3,804	0	-2	0.001%	0.001%
2024	01. Fire	10220	Accelerant Natl Ins Co	Property and Casualty	N	Stock	N	P	Acp Ins Mgmt Llc Grp	Licensed	DE	11,203	6,086	0	357	0.002%	0.003%
2024	01. Fire	16890	Accelerant Specialty Ins Co	Property and Casualty	N	Stock	N	P	Acp Ins Mgmt Llc Grp	Authorized Surplus Lines W	AR	1,066,031	1,770,642	967,472	1,418,256	0.175%	0.179%
2024	01. Fire	20010	Acceptance Ind Ins Co	Property and Casualty	N	Stock	N	P	Iat Reins Co Grp	Authorized Surplus Lines W	NE	10,593	46,098	0	0	0.002%	0.180%
2024	01. Fire	16835	Accredited Specialty Ins Co	Property and Casualty	N	Stock	N	P	Accredited Ins Holdin	Authorized Surplus Lines W	AZ	46,493	130,501	0	34,246	0.008%	0.188%
2024	01. Fire	26379	Accredited Surety & Cas Co Inc	Property and Casualty	N	Stock	N	P	Accredited Ins Holdin	Licensed	FL	923,738	437,711	95,242	352,957	0.152%	0.340%
2024	01. Fire	22667	Ace Amer Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	273,812	284,382	0	91,286	0.045%	0.385%
2024	01. Fire	10014	Affiliated Fm Ins Co	Property and Casualty	N	Stock	N	P	Fm Global Grp	Licensed	RI	7,199,531	7,151,236	1,022,262	741,300	1.185%	1.570%
2024	01. Fire	26883	Aig Specialty Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines W	IL	6,655,289	6,268,648	910,692	11,249,678	1.095%	2.665%
2024	01. Fire	12833	Aix Specialty Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Authorized Surplus Lines W	DE	338,946	400,405	0	21,997	0.056%	2.721%
2024	01. Fire	13190	Alamance Farmers Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	131,126	132,331	10	-14,907	0.022%	2.742%
2024	01. Fire	20222	All Amer Ins Co	Property and Casualty	N	Stock	N	P	Central Mut Ins Co G	Licensed	OH	5,962	5,925	0	96	0.001%	2.743%
2024	01. Fire	35300	Allianz Global Risks Us Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	IL	-524,029	-956,844	-2,568,656	13,317,260	-0.086%	2.657%
2024	01. Fire	42579	Allied Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	46,746	48,027	0	786	0.008%	2.665%
2024	01. Fire	15816	Allied Trust Ins Co	Property and Casualty	N	Stock	N	P		Licensed	TX	23,304	25,735	0	-4	0.004%	2.669%
2024	01. Fire	19489	Allied World Assur Co Us Inc	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	DE	555,585	667,652	69,597	78,286	0.091%	2.760%
2024	01. Fire	22730	Allied World Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NH	0	0	0	-1,191	0.000%	2.760%
2024	01. Fire	10690	Allied World Natl Assur Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NH	0	0	0	-775	0.000%	2.760%
2024	01. Fire	16624	Allied World Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	0	0	0	-4,126	0.000%	2.760%
2024	01. Fire	24319	Allied World Surplus Lines Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	AR	0	0	0	17,135	0.000%	2.760%
2024	01. Fire	41840	Allmerica Fin Benefit Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	MI	18,286	15,560	4,841	-7,801	0.003%	2.763%
2024	01. Fire	19232	Allstate Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	0	177	0	-611	0.000%	2.763%
2024	01. Fire	19100	Amco Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	3,725	4,570	0	180	0.001%	2.764%
2024	01. Fire	19720	American Alt Ins Corp	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	DE	3,913	3,736	0	-38,169	0.001%	2.764%
2024	01. Fire	10111	American Bankers Ins Co Of Fl	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Licensed	FL	1,564	12,772	0	289	0.000%	2.765%
2024	01. Fire	20427	American Cas Co Of Reading Pa	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	138,007	181,978	1,000,000	32,456	0.023%	2.787%
2024	01. Fire	23450	American Family Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	FL	0	0	0	-1,245	0.000%	2.787%
2024	01. Fire	10245	American Federation Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Authorized Surplus Lines W	TX	2,354	3,781	0	1,359	0.000%	2.788%
2024	01. Fire	24066	American Fire & Cas Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	17,483	24,509	0	2,535	0.003%	2.791%
2024	01. Fire	26247	American Guar & Liab Ins	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	NY	426,131	905,549	319,548	-536,739	0.070%	2.861%
2024	01. Fire	19380	American Home Assur Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	NY	4,517,597	4,551,174	0	22,802,430	0.743%	3.604%
2024	01. Fire	23469	American Modern Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	OH	659,366	652,624	116,522	68,740	0.109%	3.713%
2024	01. Fire	42722	American Modern Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	OH	5,216,657	4,649,421	3,843,196	3,748,848	0.858%	4.571%
2024	01. Fire	38652	American Modern Select Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	OH	0	0	124,223	-19,081	0.000%	4.571%
2024	01. Fire	19615	American Reliable Ins Co	Property and Casualty	N	Stock	N	P	Ecm Ins Grp	Licensed	AZ	-611	13,253	0	-21,727	0.000%	4.571%
2024	01. Fire	42978	American Security Ins Co	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Licensed	DE	-998	-998	0	0	0.000%	4.571%
2024	01. Fire	19992	American Select Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	546	1,731	0	-123	0.000%	4.571%
2024	01. Fire	41998	American Southern Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	FL	0	0	0	-12	0.000%	4.571%
2024	01. Fire	10872	American Strategic Ins Corp	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	IN	1,700,616	1,782,443	-235,752	-401,696	0.280%	4.851%
2024	01. Fire	40142	American Zurich Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	40,822	44,740	0	-7,733	0.007%	4.857%
2024	01. Fire	19488	Amerisure Ins Co	Property and Casualty	N	Stock	N	P	Amerisure Co Grp	Licensed	MI	1,093	995	0	-20	0.000%	4.858%
2024	01. Fire	23396	Amerisure Mut Ins Co	Property and Casualty	N	Mutual	N	P	Amerisure Co Grp	Licensed	MI	2,484	2,653	0	62	0.000%	4.858%
2024	01. Fire	42390	Amguard Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Licensed	NE	65,272	126,672	0	-28,334	0.011%	4.869%
2024	01. Fire	19976	Amica Mut Ins Co	Property and Casualty	N	Mutual	N	P	Amica Mut Grp	Licensed	RI	390,184	402,359	40,819	-73,001	0.064%	4.933%
2024	01. Fire	11150	Arch Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Licensed	MO	1,636,858	1,556,517	137,169	1,541,968	0.269%	5.202%
2024	01. Fire	21199	Arch Specialty Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Authorized Surplus Lines W	MO	9,306,629	10,219,068	5,742,204	21,517,101	1.532%	6.734%
2024	01. Fire	41459	Armed Forces Ins Exch	Property and Casualty	N	Reciprocal	N	P		Licensed	KS	70,572	71,946	8,924	9,289	0.012%	6.745%
2024	01. Fire	45055	Ascot Specialty Ins Co	Property and Casualty	N	Stock	N	P	Ascot Ins Us Grp	Authorized Surplus Lines W	RI	145,678	346,279	0	85,523	0.024%	6.769%
2024	01. Fire	10717	Aspen Specialty Ins Co	Property and Casualty	N	Stock	N	P	Apollo Global Mgmt	Authorized Surplus Lines W	ND	1,113,390	1,514,187	1,975,788	363,648	0.183%	6.953%
2024	01. Fire	23140	Associated Industries Ins Co Inc	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Authorized Surplus Lines W	FL	-3,472	576	0	-1,078	-0.001%	6.952%
2024	01. Fire	17159	Atain Specialty Ins Co	Property and Casualty	N	Stock	N	P	Ajk Holdings Grp	Authorized Surplus Lines W	MI	121,495	192,277	0	-5,352	0.020%	6.972%
2024	01. Fire	16427	Ategrity Specialty Ins Co	Property and Casualty	N	Stock	N	P		Authorized Surplus Lines W	DE	94,174	101,481	115,923	154,943	0.015%	6.988%
2024	01. Fire	27154	Atlantic Specialty Ins Co	Property and Casualty	N	Stock	N	P	Intact Financial Grp	Licensed	NY	1,089,728	989,590	0	158,391	0.179%	7.167%
2024	01. Fire	22586	Atlantic States Ins Co	Property and Casualty	N	Stock	N	P	Donegal Grp	Licensed	PA	68,481	38,898	0	65	0.011%	7.178%
2024	01. Fire	18988	Auto Owners Ins Co	Property and Casualty	N	Mutual	N	P	Auto Owners Grp	Licensed	MI	39,528,407	35,303,735	19,294,888	22,837,904	6.505%	13.683%
2024	01. Fire	19062	Automobile Ins Co Of Hartford Ct	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	389,017	405,480	-31,901	-29,530	0.064%	13.747%
2024	01. Fire	37273	Axis Ins Co	Property and Casualty	N	Stock	N	P	Axis Capital Grp	Licensed	IL	57,127	67,779	-2,600	-8,847	0.009%	13.756%
2024	01. Fire	20370	Axis Reins Co	Property and Casualty	N	Stock	N	P	Axis Capital Grp	Licensed	NY	0	0	0	-83	0.000%	13.756%
2024	01. Fire	26620	Axis Surplus Ins Co	Property and Casualty	N	Stock	N	P	Axis Capital Grp	Authorized Surplus Lines W	IL	5,106,373	4,356,506	39,878	86,285	0.840%	14.597%

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FOR THE YEAR ENDED DECEMBER 31, 2024

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 %
2024	01. Fire	18279	Bankers Standard Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	0	0	0	-559	0.000%	14.597%
2024	01. Fire	38911	Berkley Natl Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	366,081	296,730	0	100,333	0.060%	14.657%
2024	01. Fire	29580	Berkley Regional Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	183,253	178,863	1,188	27,739	0.030%	14.687%
2024	01. Fire	31295	Berkley Specialty Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Authorized Surplus Lines W	DE	298,758	274,434	258,852	317,209	0.049%	14.736%
2024	01. Fire	10391	Berkshire Hathaway Direct Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Licensed	NE	787,604	558,689	179,303	389,090	0.130%	14.866%
2024	01. Fire	22276	Berkshire Hathaway Specialty Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Licensed	NE	120	132	0	-1	0.000%	14.866%
2024	01. Fire	20095	Bitco Gen Ins Corp	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	IA	145	120	0	0	0.000%	14.866%
2024	01. Fire	13551	Blackboard Specialty Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines W	DE	0	0	0	7,751	0.000%	14.866%
2024	01. Fire	12489	Bridgeway Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Authorized Surplus Lines W	DE	2,118,537	2,664,862	1,688,768	2,019,600	0.349%	15.215%
2024	01. Fire	10844	Builders Mut Ins Co	Property and Casualty	N	Mutual	N	P	Builders Grp	Licensed	NC	8,187	9,794	0	172	0.001%	15.216%
2024	01. Fire	13036	Builders Premier Ins Co	Property and Casualty	N	Stock	N	P	Builders Grp	Licensed	NC	11	11	0	-1	0.000%	15.216%
2024	01. Fire	23620	Burlington Ins Co	Property and Casualty	N	Stock	N	P	Ilfg Co Grp	Authorized Surplus Lines W	IL	1,376	1,234	0	0	0.000%	15.216%
2024	01. Fire	12961	Canopus Us Ins	Property and Casualty	N	Stock	N	P		Authorized Surplus Lines W	DE	516,809	399,051	9,623	76,288	0.085%	15.301%
2024	01. Fire	10720	Carolina Farmers Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	316,190	256,150	88,770	83,200	0.052%	15.353%
2024	01. Fire	20230	Central Mut Ins Co	Property and Casualty	N	Stock	N	P	Central Mut Ins Co	Licensed	OH	548,190	547,211	155,223	196,076	0.090%	15.443%
2024	01. Fire	13725	Century Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	189,053	194,402	77,692	17,892	0.031%	15.475%
2024	01. Fire	36951	Century Surety Co	Property and Casualty	N	Stock	N	P	Bcbs Of Mi Grp	Authorized Surplus Lines W	OH	274,032	300,286	0	22,311	0.045%	15.520%
2024	01. Fire	25615	Charter Oak Fire Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	945,671	884,048	436,544	746,499	0.156%	15.675%
2024	01. Fire	38989	Chubb Custom Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines W	NJ	0	23,210	0	-41,511	0.000%	15.675%
2024	01. Fire	10052	Chubb Natl Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	0	0	0	-157	0.000%	15.675%
2024	01. Fire	18767	Church Mut Ins Co S I	Property and Casualty	N	Stock	N	P	Church Mut Grp	Licensed	WI	1,502	1,437	0	-127	0.000%	15.676%
2024	01. Fire	31534	Citizens Ins Co Of Amer	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	MI	82,793	188,246	0	-40,957	0.014%	15.689%
2024	01. Fire	28860	Clear Blue Ins Co	Property and Casualty	N	Stock	N	P	Clear Blue Financial	Licensed	TX	220,039	135,034	59,487	63,287	0.036%	15.725%
2024	01. Fire	37745	Clear Blue Specialty Ins Co	Property and Casualty	N	Stock	N	P	Clear Blue Financial	Authorized Surplus Lines W	TX	-5,990	49,427	-1,332	33,347	-0.001%	15.724%
2024	01. Fire	36552	Coliseum Reins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	19,720	19,720	0	0	0.003%	15.728%
2024	01. Fire	39993	Colony Ins Co	Property and Casualty	N	Stock	N	P	Brookfield Wealth So	Authorized Surplus Lines W	NE	50,727	51,218	9,768	-233,638	0.008%	15.736%
2024	01. Fire	31127	Columbia Cas Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Authorized Surplus Lines W	IL	4,177,824	3,648,466	1,291,624	9,827,652	0.688%	16.423%
2024	01. Fire	20443	Continental Cas Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	2,341,937	2,244,376	1,635,756	19,098,670	0.385%	16.809%
2024	01. Fire	35289	Continental Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	46,964	53,169	13,957	28,995	0.008%	16.817%
2024	01. Fire	10804	Continental Western Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	1,992	4,037	0	-144	0.000%	16.817%
2024	01. Fire	13027	Covington Specialty Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Authorized Surplus Lines W	NH	491,941	448,042	0	14,466	0.081%	16.898%
2024	01. Fire	31348	Crum & Forster Ind Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	66	3,056	0	63	0.000%	16.898%
2024	01. Fire	44520	Crum & Forster Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	DE	455,394	533,193	603,131	3,475,319	0.075%	16.973%
2024	01. Fire	14017	Davidson County MFIC	Property and Casualty	N	County Farm Mutual	N	P		Licensed	NC	592,554	542,576	75,417	75,417	0.098%	17.070%
2024	01. Fire	42587	Depositors Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	346	2,720	0	-841	0.000%	17.070%
2024	01. Fire	13692	Donegal Mut Ins Co	Property and Casualty	N	Mutual	N	P	Donegal Grp	Licensed	PA	121,273	66,918	0	-14	0.020%	17.090%
2024	01. Fire	33499	Dorinco Reins Co	Property and Casualty	N	Stock	N	P		Not Licensed	MI	15,397	14,488	0	0	0.003%	17.093%
2024	01. Fire	25186	Emc Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Emc Ins Co Grp	Licensed	IA	582,279	497,822	58,250	60,217	0.096%	17.189%
2024	01. Fire	21407	Emcasco Ins Co	Property and Casualty	N	Stock	N	P	Emc Ins Co Grp	Licensed	IA	800,748	902,519	1,381,400	1,198,454	0.132%	17.320%
2024	01. Fire	17527	Emerald Bay Specialty Ins Co	Property and Casualty	N	Stock	N	P	Emerald Bay Grp	Authorized Surplus Lines W	AZ	125,787	34,329	0	1,515	0.021%	17.341%
2024	01. Fire	21326	Empire Fire & Marine Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	28	23	0	0	0.000%	17.341%
2024	01. Fire	21334	Empire Ind Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Authorized Surplus Lines W	OK	0	-149	0	0	0.000%	17.341%
2024	01. Fire	21458	Employers Ins Co Of Wausau	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	16,962,663	16,582,037	3,213,992	5,167,391	2.791%	20.133%
2024	01. Fire	21415	Employers Mut Cas Co	Property and Casualty	N	Mutual	N	P	Emc Ins Co Grp	Licensed	IA	1,837,035	1,546,328	526,910	2,132,258	0.302%	20.435%
2024	01. Fire	15130	Encompass Ind Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	0	0	0	10	0.000%	20.435%
2024	01. Fire	10641	Endurance Amer Ins Co	Property and Casualty	N	Stock	N	P	Sompo Grp	Licensed	DE	0	0	0	-3	0.000%	20.435%
2024	01. Fire	41718	Endurance Amer Specialty Ins Co	Property and Casualty	N	Stock	N	P	Sompo Grp	Authorized Surplus Lines W	DE	3,750,381	3,520,588	711,668	2,185,760	0.617%	21.052%
2024	01. Fire	26271	Erie Ins Exch	Property and Casualty	N	Reciprocal	N	P	Erie Ins Grp	Licensed	PA	183,303	203,297	65,589	-88,869	0.030%	21.082%
2024	01. Fire	35378	Evanston Ins Co	Property and Casualty	N	Stock	N	P	Markel Grp	Authorized Surplus Lines W	IL	2,183,561	2,372,055	348,960	2,285,330	0.359%	21.442%
2024	01. Fire	10851	Everest Ind Ins Co	Property and Casualty	N	Stock	N	P	Everest Reins Holdin	Authorized Surplus Lines W	DE	21,233	23,879	261,216	404,007	0.003%	21.445%
2024	01. Fire	10120	Everest Natl Ins Co	Property and Casualty	N	Stock	N	P	Everest Reins Holdin	Licensed	DE	1,345	1,365	0	-4,342	0.000%	21.445%
2024	01. Fire	17043	Everett Cash Mut Ins Co	Property and Casualty	N	Mutual	N	P	Ecm Ins Grp	Licensed	PA	-826	3,057	0	-3,229	0.000%	21.445%
2024	01. Fire	21482	Factory Mut Ins Co	Property and Casualty	N	Mutual	N	P	Fm Global Grp	Licensed	RI	36,081,959	34,168,159	23,046,770	80,234,000	5.938%	27.383%
2024	01. Fire	15884	Falls Lake Fire & Cas Co	Property and Casualty	N	Stock	N	P	James River Grp	Authorized Surplus Lines W	CA	109,776	205,033	0	68,792	0.018%	27.401%
2024	01. Fire	31925	Falls Lake Natl Ins Co	Property and Casualty	N	Stock	N	P	James River Grp	Licensed	OH	170,417	187,436	60,756	88,842	0.028%	27.429%
2024	01. Fire	14019	Farmers MFIC of Cleveland	Property and Casualty	N	County Farm Mutual	N	P		Licensed	NC	264,089	274,104	30,000	24,250	0.043%	27.472%
2024	01. Fire	13975	Farmers MIC of Granville	Property and Casualty	N	County Farm Mutual	N	P		Licensed	NC	368,387	364,098	45,742	42,589	0.061%	27.533%
2024	01. Fire	41483	Farmington Cas Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	4,669	2,572	0	-34	0.001%	27.534%
2024	01. Fire	10178	Fcci Ins Co	Property and Casualty	N	Stock	N	P	Fcci Mut Ins Grp	Licensed	FL	329,775	645,217	0	-33,499	0.054%	27.588%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)
FOR THE YEAR ENDED DECEMBER 31, 2024

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 %
2024	01. Fire	20281	Federal Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	553,622	607,679	460,459	485,424	0.091%	27.679%
2024	01. Fire	13935	Federated Mut Ins Co	Property and Casualty	N	Mutual	N	P	Federated Mut Grp	Licensed	MN	4,029,003	3,504,889	556,443	1,266,559	0.663%	28.342%
2024	01. Fire	16024	Federated Reserve Ins Co	Property and Casualty	N	Stock	N	P	Federated Mut Grp	Licensed	MN	880,723	721,134	50,000	57,278	0.145%	28.487%
2024	01. Fire	11118	Federated Rural Electric Ins Exch	Property and Casualty	N	Reciprocal	N	P		Licensed	KS	1,215,442	1,096,762	7,040	-3,470	0.200%	28.687%
2024	01. Fire	28304	Federated Serv Ins Co	Property and Casualty	N	Stock	N	P	Federated Mut Grp	Licensed	MN	461,150	525,137	0	-2,613	0.076%	28.763%
2024	01. Fire	35386	Fidelity & Guar Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	IA	52,271	54,478	38,699	29,104	0.009%	28.772%
2024	01. Fire	11380	Firemans Fund Ind Corp	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Authorized Surplus Lines W	NJ	3,601,004	2,005,641	0	1,601,088	0.593%	29.364%
2024	01. Fire	21873	Firemans Fund Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	IL	11,475,072	10,215,753	2,164,429	8,349,177	1.888%	31.253%
2024	01. Fire	21784	Firemens Ins Co Of Washington Dc	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	DE	12,444	12,611	0	-6	0.002%	31.255%
2024	01. Fire	33588	First Liberty Ins Corp	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IL	66,111	28,243	0	14,033	0.011%	31.265%
2024	01. Fire	40100	Firstline Ins Co	Property and Casualty	N	Stock	N	P	Harford Grp	Licensed	MD	54,788	70,875	0	-199	0.009%	31.274%
2024	01. Fire	13978	Florists Mut Ins Co	Property and Casualty	N	Mutual	N	P	Sentry Ins Grp	Licensed	WI	87	53,542	82,589	-113,405	0.000%	31.274%
2024	01. Fire	11185	Foremost Ins Co Grand Rapids Mi	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	MI	32,719,665	29,479,851	10,162,823	10,904,724	5.384%	36.659%
2024	01. Fire	16823	Fortegra Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tiptree Fin Grp	Authorized Surplus Lines W	AZ	3,845,188	3,303,873	0	981,680	0.633%	37.292%
2024	01. Fire	13986	Frankenmuth Ins Co	Property and Casualty	N	Stock	N	P	Frankenmuth Grp	Licensed	MI	234,101	250,244	32,849	33,255	0.039%	37.330%
2024	01. Fire	21253	Garrison Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	United Serv Automot	Licensed	TX	633,706	607,393	0	16,398	0.104%	37.434%
2024	01. Fire	24414	General Cas Co Of Wi	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	WI	84,823	382,567	289,732	-224,614	0.014%	37.448%
2024	01. Fire	20559	General Security Ind Co Of Az	Property and Casualty	N	Stock	N	P	Scor Grp	Authorized Surplus Lines W	AZ	7,124,697	7,000,053	1,507,260	6,145,409	1.172%	38.621%
2024	01. Fire	39322	General Security Natl Ins Co	Property and Casualty	N	Stock	N	P	Scor Grp	Licensed	NY	2,076	2,076	0	88	0.000%	38.621%
2024	01. Fire	37362	General Star Ind Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Authorized Surplus Lines W	DE	3,444,176	3,912,524	1,576,416	1,940,809	0.567%	39.188%
2024	01. Fire	39861	Golden Bear Ins Co	Property and Casualty	N	Stock	N	P		Authorized Surplus Lines W	CA	341,044	302,256	0	0	0.056%	39.244%
2024	01. Fire	25569	Gotham Ins Co	Property and Casualty	N	Stock	N	P	Coaction Global Inc	Authorized Surplus Lines W	NY	1,881,864	2,036,000	2,541,206	3,006,190	0.310%	39.554%
2024	01. Fire	22098	Grain Dealers Mut Ins Co	Property and Casualty	N	Mutual	N	P	American Family Ins	Licensed	IN	7,180	7,508	0	1,095	0.001%	39.555%
2024	01. Fire	23809	Granite State Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	17,672	18,760	0	5,418	0.003%	39.558%
2024	01. Fire	25984	Graphic Arts Mut Ins Co	Property and Casualty	N	Mutual	N	P	Utica Grp	Licensed	NY	1,100	1,038	0	20	0.000%	39.558%
2024	01. Fire	26344	Great Amer Assur Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	7,774	6,340	0	6,680	0.001%	39.559%
2024	01. Fire	41858	Great Amer Fidelity Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Authorized Surplus Lines W	OH	228,339	276,282	0	-51,996	0.038%	39.597%
2024	01. Fire	16691	Great Amer Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	3,661	3,162	0	-1,092	0.001%	39.598%
2024	01. Fire	22136	Great Amer Ins Co Of Ny	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	NY	172	62	0	53	0.000%	39.598%
2024	01. Fire	35351	Great Amer Risk Solutions Surplus Li	Property and Casualty	N	Stock	N	P	American Financial G	Authorized Surplus Lines W	OH	0	0	0	-985	0.000%	39.598%
2024	01. Fire	22322	Greenwich Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	3,070	1,832	0	558,973	0.001%	39.598%
2024	01. Fire	15032	Guideone Ins Co	Property and Casualty	N	Stock	N	P	Guideone Ins Grp	Licensed	IA	0	820	0	23	0.000%	39.598%
2024	01. Fire	14167	Guideone Natl Ins Co	Property and Casualty	N	Stock	N	P	Guideone Ins Grp	Authorized Surplus Lines W	IA	115,356	83,186	283,387	85,274	0.019%	39.617%
2024	01. Fire	14559	Guideone Specialty Ins Co	Property and Casualty	N	Stock	N	P	Guideone Ins Grp	Licensed	IA	6,767	7,879	0	71	0.001%	39.618%
2024	01. Fire	17534	Hadron Specialty Ins Co	Property and Casualty	N	Stock	N	P	Acp Ins Mgmt Llc Grp	Authorized Surplus Lines W	AR	602,460	190,238	0	93,810	0.099%	39.717%
2024	01. Fire	44377	Halifax Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	790,090	798,715	183,705	277,455	0.130%	39.847%
2024	01. Fire	26808	Hallmark Specialty Ins Co	Property and Casualty	N	Stock	N	P	Hallmark Fin Serv Grp	Not Licensed	OK	0	141	160,692	-99,966	0.000%	39.847%
2024	01. Fire	36064	Hanover Amer Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	195,776	291,945	0	-20,369	0.032%	39.880%
2024	01. Fire	22292	Hanover Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	337,822	294,266	170,944	185,984	0.056%	39.935%
2024	01. Fire	26433	Harco Natl Ins Co	Property and Casualty	N	Stock	N	P	Iat Reins Co Grp	Licensed	IL	0	0	0	-289	0.000%	39.935%
2024	01. Fire	14141	Harford Mut Ins Co	Property and Casualty	N	Stock	N	P	Harford Grp	Licensed	MD	65,673	53,612	0	661	0.011%	39.946%
2024	01. Fire	23582	Harleysville Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	33	0	43	0.000%	39.946%
2024	01. Fire	35696	Harleysville Preferred Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	-368	671	0	59	0.000%	39.946%
2024	01. Fire	26182	Harleysville Worcester Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	384	711	0	165	0.000%	39.946%
2024	01. Fire	19682	Hartford Fire Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	4,603,333	4,310,438	1,895,428	3,923,368	0.758%	40.703%
2024	01. Fire	41343	Hdi Global Ins Co	Property and Casualty	N	Stock	N	P	Hannover Grp	Licensed	IL	4,301,346	4,194,842	15,338,221	35,736,504	0.708%	41.411%
2024	01. Fire	16131	Hdi Specialty Ins Co	Property and Casualty	N	Stock	N	P	Hannover Grp	Authorized Surplus Lines W	IL	485,067	485,067	0	-582,556	0.080%	41.491%
2024	01. Fire	14407	Heritage Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Heritage Ins Holdings	Licensed	FL	522,330	534,437	51,861	143,319	0.086%	41.577%
2024	01. Fire	16777	Highlander Specialty Ins Co	Property and Casualty	N	Stock	N	P	Clear Blue Financial	Authorized Surplus Lines W	TX	384,868	617,347	0	174,876	0.063%	41.640%
2024	01. Fire	37079	Hilltop Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	NY	0	0	0	-737	0.000%	41.640%
2024	01. Fire	10200	Hiscox Ins Co Inc	Property and Casualty	N	Stock	N	P	Hiscox Ins Grp	Licensed	IL	62,957	75,050	4,122	-6,935	0.010%	41.651%
2024	01. Fire	14231	Homeland Ins Co Of De	Property and Casualty	N	Stock	N	P	Intact Financial Grp	Licensed	DE	2,547	79,812	0	2,900	0.000%	41.651%
2024	01. Fire	34452	Homeland Ins Co Of Ny	Property and Casualty	N	Stock	N	P	Intact Financial Grp	Authorized Surplus Lines W	NY	1,568,362	1,461,773	0	-8,723	0.258%	41.909%
2024	01. Fire	17221	Homesite Ins Co	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	WI	58,176	93,273	185,636	186,407	0.010%	41.919%
2024	01. Fire	11156	Homesite Ins Co Of Fl	Property and Casualty	N	Stock	N	P	American Family Ins	Authorized Surplus Lines W	IL	0	0	0	-307	0.000%	41.919%
2024	01. Fire	22578	Horace Mann Ins Co	Property and Casualty	N	Stock	N	P	Horace Mann Grp	Licensed	IL	217,101	217,111	583,528	644,396	0.036%	41.955%
2024	01. Fire	14027	Hospitality Ins Co	Property and Casualty	N	Stock	N	P	Hospitality Grp	Licensed	CT	112,679	102,160	0	215	0.019%	41.973%
2024	01. Fire	42374	Houston Cas Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Authorized Surplus Lines W	TX	1,945,001	2,281,940	379,181	794,154	0.320%	42.293%
2024	01. Fire	12936	Houston Specialty Ins Co	Property and Casualty	N	Stock	N	P	Skyward Specialty Ins	Authorized Surplus Lines W	TX	425,093	441,635	0	106,478	0.070%	42.363%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)
FOR THE YEAR ENDED DECEMBER 31, 2024

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 %
2024	01. Fire	14484	Hudson Excess Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	DE	3,768	19,199	25,037	28,300	0.001%	42.364%
2024	01. Fire	25054	Hudson Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	0	0	0	-1	0.000%	42.364%
2024	01. Fire	32808	Illinois Emcasco Ins Co	Property and Casualty	N	Stock	N	P	Emc Ins Co Grp	Not Licensed	IA	0	0	0	2	0.000%	42.364%
2024	01. Fire	27960	Illinois Union Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines W	IL	629,884	597,526	152,696	139,293	0.104%	42.467%
2024	01. Fire	35408	Imperium Ins Co	Property and Casualty	N	Stock	N	P	Skyward Specialty In	Licensed	TX	25,525	23,936	0	-27,063	0.004%	42.472%
2024	01. Fire	43575	Indemnity Ins Co Of North Amer	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	0	0	0	-246	0.000%	42.472%
2024	01. Fire	29831	Independent Mut Fire Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	IL	17,412	17,449	11,609	11,609	0.003%	42.474%
2024	01. Fire	36940	Indian Harbor Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Authorized Surplus Lines W	DE	3,676,692	1,392,386	137,750	-776,688	0.605%	43.080%
2024	01. Fire	19429	Insurance Co Of The State Of Pa	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	1,709,279	2,053,618	0	-1,093,578	0.281%	43.361%
2024	01. Fire	22829	Interstate Fire & Cas Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Authorized Surplus Lines W	IL	289,793	326,072	1,363,123	-872,992	0.048%	43.408%
2024	01. Fire	10749	Intrepid Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	79,608	211,026	24,796	24,796	0.013%	43.422%
2024	01. Fire	25445	Ironshore Specialty Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Authorized Surplus Lines W	AZ	1,326,480	867,136	0	-68,754,737	0.218%	43.640%
2024	01. Fire	12203	James River Ins Co	Property and Casualty	N	Stock	N	P	James River Grp	Authorized Surplus Lines W	OH	167,234	177,890	0	64,529	0.028%	43.667%
2024	01. Fire	12199	Keystone Natl Ins Co	Property and Casualty	N	Stock	N	P	Mutual Capital Grp In	Licensed	PA	34,904	38,876	16,364	-8,821	0.006%	43.673%
2024	01. Fire	38920	Kinsale Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Authorized Surplus Lines W	AR	2,893,379	3,047,218	0	251,622	0.476%	44.149%
2024	01. Fire	33138	Landmark Amer Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Authorized Surplus Lines W	NH	9,632,167	10,349,366	892,041	272,936	1.585%	45.734%
2024	01. Fire	19437	Lexington Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines W	DE	13,792,569	14,583,759	2,207,016	703,708	2.270%	48.004%
2024	01. Fire	23035	Liberty Mut Fire Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	8,318,424	8,709,941	1,910,874	12,865,208	1.369%	49.373%
2024	01. Fire	23043	Liberty Mut Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	MA	1,914,445	1,715,227	1,170,975	1,250,847	0.315%	49.688%
2024	01. Fire	10725	Liberty Surplus Ins Corp	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Authorized Surplus Lines W	NH	11,056	15,393	0	-2,921	0.002%	49.690%
2024	01. Fire	14400	Littitz Mut Ins Co	Property and Casualty	N	Mutual	N	P	Littitz Mut Grp	Licensed	PA	1,064,291	1,014,665	55,262	47,138	0.175%	49.865%
2024	01. Fire	38970	Markel Ins Co	Property and Casualty	N	Stock	N	P	Markel Grp	Licensed	IL	133,053	128,256	150,677	1,140,041	0.022%	49.887%
2024	01. Fire	22306	Massachusetts Bay Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	129,600	132,108	2,073	-97,714	0.021%	49.908%
2024	01. Fire	26743	Maxum Ind Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas C	Authorized Surplus Lines W	CT	277,164	265,859	90,791	118,990	0.046%	49.954%
2024	01. Fire	36838	Mesa Underwriters Specialty Ins Co	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Authorized Surplus Lines W	NJ	419,552	329,847	20,306	-7,981	0.069%	50.023%
2024	01. Fire	23434	Middlesex Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	1,313,595	1,324,722	2,113,084	-1,159,074	0.216%	50.239%
2024	01. Fire	41653	Milbank Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IA	-30,649	571,410	339,332	100,663	-0.005%	50.234%
2024	01. Fire	26662	Milford Cas Ins Co	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	5,689	5,689	43,668	75,672	0.001%	50.235%
2024	01. Fire	20362	Mitsui Sumitomo Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Ms & Ad Ins Grp	Licensed	NY	0	0	0	-812	0.000%	50.235%
2024	01. Fire	32506	Monroe Guar Ins Co	Property and Casualty	N	Stock	N	P	Fcci Mut Ins Grp	Licensed	IN	221,794	170,694	0	9,585	0.036%	50.271%
2024	01. Fire	13331	Motorists Commercial Mut Ins Co	Property and Casualty	N	Mutual	N	P	Encova Mut Ins Grp	Licensed	OH	22,899	20,407	0	27,016	0.004%	50.275%
2024	01. Fire	26522	Mount Vernon Fire Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Authorized Surplus Lines W	NE	965,418	800,891	355,064	398,345	0.159%	50.434%
2024	01. Fire	14420	Mount Vernon Specialty Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Authorized Surplus Lines W	NE	0	116	0	-164	0.000%	50.434%
2024	01. Fire	41807	Ms Transverse Specialty Ins Co	Property and Casualty	N	Stock	N	P	Ms & Ad Ins Grp	Authorized Surplus Lines W	TX	6,794,407	5,642,576	237,693	815,026	1.118%	51.552%
2024	01. Fire	37974	Mt Hawley Ins Co	Property and Casualty	N	Stock	N	P	Rli Ins Grp	Authorized Surplus Lines W	IL	1,513,972	1,193,035	92,470	-76,864	0.249%	51.801%
2024	01. Fire	11991	National Cas Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	0	0	-2,837	0.000%	51.801%
2024	01. Fire	20079	National Fire & Marine Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Authorized Surplus Lines W	NE	3,608,810	3,223,957	226,567	384,062	0.594%	52.395%
2024	01. Fire	20478	National Fire Ins Co Of Hartford	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	6,512	4,742	0	510	0.001%	52.396%
2024	01. Fire	32620	National Interstate Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	0	0	0	154	0.000%	52.396%
2024	01. Fire	20052	National Liab & Fire Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Licensed	CT	303	4,221	0	-4,693	0.000%	52.396%
2024	01. Fire	20141	National Trust Ins Co	Property and Casualty	N	Stock	N	P	Fcci Mut Ins Grp	Licensed	IN	167	56	0	5	0.000%	52.396%
2024	01. Fire	19445	National Union Fire Ins Co Of Pittsb	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	PA	221,174	235,648	0	79,816	0.036%	52.433%
2024	01. Fire	26093	Nationwide Affinity Co Of Amer	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	192,221	219,945	0	125	0.032%	52.464%
2024	01. Fire	28223	Nationwide Agribusiness Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	154,371	285,342	243,408	45,920	0.025%	52.490%
2024	01. Fire	10723	Nationwide Assur Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	34,102	38,212	0	69	0.006%	52.495%
2024	01. Fire	23760	Nationwide Gen Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	6,889	5,131	0	949	0.001%	52.496%
2024	01. Fire	25453	Nationwide Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	24,032	18,890	0	3,124	0.004%	52.500%
2024	01. Fire	10948	Nationwide Ins Co Of FI	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	7,849	13,596	0	354	0.001%	52.502%
2024	01. Fire	23787	Nationwide Mut Ins Co	Property and Casualty	N	Mutual	N	P	Nationwide Corp Grp	Licensed	OH	2,391,175	2,880,699	197,569	-116,560	0.393%	52.895%
2024	01. Fire	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	2,957	0	47	0.000%	52.895%
2024	01. Fire	17370	Nautilus Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Authorized Surplus Lines W	AZ	1,646,649	1,598,611	120,127	83,985	0.271%	53.166%
2024	01. Fire	24171	Netherlands Ins Co The	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	0	0	0	31,329	0.000%	53.166%
2024	01. Fire	23841	New Hampshire Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	1,499	5,391	0	3,928	0.000%	53.166%
2024	01. Fire	16608	New York Marine & Gen Ins Co	Property and Casualty	N	Stock	N	P	Coaction Global Inc	Licensed	NY	346	178	0	-13,036	0.000%	53.167%
2024	01. Fire	16285	Next Ins Us Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	DE	368,570	337,443	204,240	177,599	0.061%	53.227%
2024	01. Fire	14788	Ngm Ins Co	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	FL	39,521	42,521	124,422	123,239	0.007%	53.234%
2024	01. Fire	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	N	Mutual	N	P	North Carolina Farm	Licensed	NC	15,688,277	15,619,639	7,685,128	7,079,394	2.582%	55.815%
2024	01. Fire	16683	North Carolina Grange Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	1,356,248	1,262,240	837,666	964,162	0.223%	56.039%
2024	01. Fire	27740	North Pointe Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	0	0	0	190	0.000%	56.039%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)
FOR THE YEAR ENDED DECEMBER 31, 2024

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 %
2024	01. Fire	21105	North River Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NJ	815,776	939,098	500,000	31,178	0.134%	56.173%
2024	01. Fire	27987	Northfield Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Authorized Surplus Lines W	IA	1,820,614	1,691,290	127,583	70,229	0.300%	56.472%
2024	01. Fire	24015	Northland Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	-5	0.000%	56.472%
2024	01. Fire	14021	Northwest Farmers Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	192,717	194,935	27,678	27,678	0.032%	56.504%
2024	01. Fire	16871	Obsidian Specialty Ins Co	Property and Casualty	N	Stock	N	P	Obs Holdings Grp	Authorized Surplus Lines W	DE	1,072,216	932,429	105,358	255,323	0.176%	56.681%
2024	01. Fire	24074	Ohio Cas Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	15,173	37,926	0	9,698	0.002%	56.683%
2024	01. Fire	24104	Ohio Farmers Ins Co	Property and Casualty	N	Mutual	N	P	Westfield Grp	Licensed	OH	0	-1	0	-327	0.000%	56.683%
2024	01. Fire	24082	Ohio Security Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	345,600	313,698	6,690	736	0.057%	56.740%
2024	01. Fire	17558	Old Guard Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	15,146	14,131	0	146	0.002%	56.742%
2024	01. Fire	31143	Old Republic Union Ins Co	Property and Casualty	N	Stock	N	P	Old Republic Grp	Authorized Surplus Lines W	IL	1,115,529	1,023,343	2,353,882	2,522,581	0.184%	56.926%
2024	01. Fire	32700	Owners Ins Co	Property and Casualty	N	Stock	N	P	Auto Owners Grp	Licensed	OH	664,090	620,936	27,850	32,513	0.109%	57.035%
2024	01. Fire	22748	Pacific Employers Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	10,632	16,395	0	747	0.002%	57.037%
2024	01. Fire	16754	Palomar Excess & Surplus Ins Co	Property and Casualty	N	Stock	N	P	Palomar Holdings Gr	Authorized Surplus Lines W	AZ	101,615	130,053	275,240	-235,446	0.017%	57.054%
2024	01. Fire	20338	Palomar Specialty Ins Co	Property and Casualty	N	Stock	N	P	Palomar Holdings Gr	Licensed	OR	0	298	0	0	0.000%	57.054%
2024	01. Fire	34118	Peleus Ins Co	Property and Casualty	N	Stock	N	P	Brookfield Wealth So	Authorized Surplus Lines W	NE	3,599	3,599	0	23,496	0.001%	57.054%
2024	01. Fire	14958	Peninsula Ins Co	Property and Casualty	N	Stock	N	P	Donegal Grp	Licensed	PA	9,990	12,039	0	-91	0.002%	57.056%
2024	01. Fire	32859	Penn Amer Ins Co	Property and Casualty	N	Stock	N	P	Global Ind Grp	Authorized Surplus Lines W	PA	19,992	21,641	0	-20,334	0.003%	57.059%
2024	01. Fire	14982	Penn Millers Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	2,014,073	2,013,891	12,819	340,443	0.331%	57.391%
2024	01. Fire	32441	Penn Natl Security Ins Co	Property and Casualty	N	Stock	N	P	Pennsylvania Natl Ins	Licensed	PA	7,747,032	7,161,682	3,171,361	5,780,289	1.275%	58.666%
2024	01. Fire	10673	Penn Star Ins Co	Property and Casualty	N	Stock	N	P	Global Ind Grp	Authorized Surplus Lines W	PA	7,954	7,726	0	-6,547	0.001%	58.667%
2024	01. Fire	14974	Pennsylvania Lumbermens Mut Ins	Property and Casualty	N	Mutual	N	P		Licensed	PA	10,636,242	10,243,332	5,299,712	4,555,770	1.750%	60.417%
2024	01. Fire	12262	Pennsylvania Manufacturers Assoc Ins	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	PA	26	37	0	11	0.000%	60.417%
2024	01. Fire	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	N	Mutual	N	P	Pennsylvania Natl Ins	Licensed	PA	9,436,387	8,736,455	1,557,348	3,141,475	1.553%	61.970%
2024	01. Fire	18058	Philadelphia Ind Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Licensed	PA	3,761	3,114	0	50	0.001%	61.971%
2024	01. Fire	25623	Phoenix Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	953,725	879,050	1,203,969	10,446,294	0.157%	62.128%
2024	01. Fire	17335	Piedmont Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	549,746	561,664	286,790	291,791	0.090%	62.218%
2024	01. Fire	37257	Praetorian Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	0	0	0	155	0.000%	62.218%
2024	01. Fire	12588	Prime Ins Co	Property and Casualty	N	Stock	N	P	Prime Holdings Ins G	Authorized Surplus Lines W	IL	1,044	1,045	0	0	0.000%	62.218%
2024	01. Fire	10786	Princeton Excess & Surplus Lines Ins	Property and Casualty	N	Stock	N	P	Munich Re Grp	Authorized Surplus Lines W	DE	4,883,286	5,162,967	50,534	888,906	0.804%	63.022%
2024	01. Fire	39217	Qbe Ins Corp	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	130,318	195,872	0	-33,451	0.021%	63.043%
2024	01. Fire	11515	Qbe Specialty Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Authorized Surplus Lines W	ND	193,488	191,608	300,983	396,830	0.032%	63.075%
2024	01. Fire	24449	Regent Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	WI	283	33,965	0	8,024	0.000%	63.075%
2024	01. Fire	40479	Republic Vanguard Ins Co	Other Risk-Bearing Entity	N	Stock	N	P	Amtrust Financial Ser	Authorized Surplus Lines W	AZ	613,084	582,863	0	82,942	0.101%	63.176%
2024	01. Fire	17103	Richmond Natl Ins Co	Property and Casualty	N	Stock	N	P	Wt Holdings Grp	Authorized Surplus Lines W	NH	166,491	88,545	0	21,390	0.027%	63.203%
2024	01. Fire	13056	Rli Ins Co	Property and Casualty	N	Stock	N	P	Rli Ins Grp	Licensed	IL	0	0	0	-3	0.000%	63.203%
2024	01. Fire	14022	Rowan MFIC	Property and Casualty	N	County Farm Mutual	N	P		Licensed	NC	560,206	587,177	53,399	25,749	0.092%	63.296%
2024	01. Fire	22314	Rsui Ind Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway C	Licensed	NH	1,810,336	1,824,551	124,370	235,673	0.298%	63.594%
2024	01. Fire	24740	Safeco Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	2,538,376	1,980,783	402,010	627,869	0.418%	64.011%
2024	01. Fire	13815	Safety Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Authorized Surplus Lines W	MO	0	0	42	42	0.000%	64.011%
2024	01. Fire	41297	Scottsdale Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Authorized Surplus Lines W	OH	1,073,945	991,147	335,707	246,573	0.177%	64.188%
2024	01. Fire	19879	Security Natl Ins Company	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	63	2,238	0	340	0.000%	64.188%
2024	01. Fire	12572	Selective Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	NJ	9,662,557	9,396,552	6,012,258	6,208,157	1.590%	65.778%
2024	01. Fire	19259	Selective Ins Co Of Sc	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	IN	2,639,723	2,429,592	901,816	624,625	0.434%	66.213%
2024	01. Fire	39926	Selective Ins Co Of The Southeast	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	IN	5,774,034	5,378,176	261,939	191,500	0.950%	67.163%
2024	01. Fire	10936	Seneca Ins Co Inc	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NY	989,512	843,281	0	106,019	0.163%	67.326%
2024	01. Fire	10729	Seneca Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	DE	1,226,206	1,080,110	0	-685,101	0.202%	67.527%
2024	01. Fire	24988	Sentry Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	1,260,584	1,028,739	658,870	944,706	0.207%	67.735%
2024	01. Fire	21180	Sentry Select Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	202,824	203,142	4,454	72,150	0.033%	67.768%
2024	01. Fire	16762	Shield Ind Inc	Property and Casualty	N	Stock	N	P	Universal Shield Ins	Authorized Surplus Lines W	OH	8,960	7,413	0	2,323	0.001%	67.770%
2024	01. Fire	38776	Siriuspoint Amer Ins Co	Property and Casualty	N	Stock	N	P	Siriuspoint Grp	Licensed	NY	17,711	17,595	0	10,151	0.003%	67.773%
2024	01. Fire	16820	Siriuspoint Specialty Ins Corp	Property and Casualty	N	Stock	N	P	Siriuspoint Grp	Authorized Surplus Lines W	NH	52,281	50,610	0	23,574	0.009%	67.781%
2024	01. Fire	38997	Sompo Amer Fire & Mar Ins Co Amer	Property and Casualty	N	Stock	N	P	Sompo Grp	Licensed	NY	30,515	4,909	0	1,244	0.005%	67.786%
2024	01. Fire	11126	Sompo Amer Ins Co	Property and Casualty	N	Stock	N	P	Sompo Grp	Licensed	NY	259,067	296,466	7,500,000	7,667,965	0.043%	67.829%
2024	01. Fire	26867	Southern Ins Co Of Va	Property and Casualty	N	Stock	N	P	Donegal Grp	Licensed	VA	208,454	202,595	70,873	124,470	0.034%	67.863%
2024	01. Fire	22861	Southern Pilot Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	WI	0	0	0	9	0.000%	67.863%
2024	01. Fire	17045	Spinnaker Specialty Ins Co	Property and Casualty	N	Stock	N	P	Sh1 Holdings Grp	Authorized Surplus Lines W	TX	70,275	163,626	8,275	-20,703	0.012%	67.875%
2024	01. Fire	24767	St Paul Fire & Marine Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	71,711	53,720	0	-1,584	0.012%	67.886%
2024	01. Fire	24775	St Paul Guardian Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	10,948	7,245	0	192	0.002%	67.888%
2024	01. Fire	24791	St Paul Mercury Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	6,283	5,157	0	-58	0.001%	67.889%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)
FOR THE YEAR ENDED DECEMBER 31, 2024

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 %
2024	01. Fire	19070	Standard Fire Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	6,000	9,825	-48,314	-50,741	0.001%	67.890%
2024	01. Fire	42986	Standard Guar Ins Co	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Licensed	DE	10,672,459	9,822,825	3,141,387	3,703,736	1.756%	69.647%
2024	01. Fire	40045	Starnet Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	29,408	38,521	0	30,367	0.005%	69.651%
2024	01. Fire	38318	Starr Ind & Liab Co	Property and Casualty	N	Stock	N	P	Starr Grp	Licensed	TX	1,498,142	1,466,284	0	301,201	0.247%	69.898%
2024	01. Fire	13604	Starr Surplus Lines Ins Co	Property and Casualty	N	Stock	N	P	Starr Grp	Authorized Surplus Lines W	TX	44,393,131	44,301,378	6,656,928	39,367,642	7.305%	77.203%
2024	01. Fire	44776	Starstone Specialty Ins Co	Property and Casualty	N	Stock	N	P	Core Specialty Ins H	Authorized Surplus Lines W	DE	5,098,823	5,657,861	1,964,379	2,129,986	0.839%	78.042%
2024	01. Fire	25127	State Auto Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IA	1,460,985	1,677,659	-865,701	428,147	0.240%	78.283%
2024	01. Fire	25135	State Automobile Mut Ins Co	Property and Casualty	N	Mutual	N	P	Liberty Mut Grp	Licensed	OH	3,011,698	2,940,829	1,546,401	223,150	0.496%	78.778%
2024	01. Fire	26387	Steadfast Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Authorized Surplus Lines W	IL	4,462,663	4,984,119	729,134	763,400	0.734%	79.513%
2024	01. Fire	16889	Summit Specialty Ins Co	Property and Casualty	N	Stock	N	P	Mgi Holdings Grp	Authorized Surplus Lines W	NE	96,968	79,894	0	11,152	0.016%	79.529%
2024	01. Fire	16551	Superior Specialty Ins Co	Property and Casualty	N	Stock	N	P	Markel Grp	Authorized Surplus Lines W	DE	393	-1,607	0	0	0.000%	79.529%
2024	01. Fire	17030	Surechoice Underwriters Recip Exch	Property and Casualty	N	Reciprocal	N	P	Iron Family Holdings	Licensed	TX	6,528,096	4,122,946	728,822	1,136,906	1.074%	80.603%
2024	01. Fire	16848	Sutton Specialty Ins Co	Property and Casualty	N	Stock	N	P	Sutton Natl Grp	Authorized Surplus Lines W	OK	-1,705,156	1,096,139	1,250,000	3,093,545	-0.281%	80.322%
2024	01. Fire	29874	Swiss Re Corp Solutions Amer Ins Co	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Licensed	MO	280,214	267,696	16,549	64,405	0.046%	80.369%
2024	01. Fire	34916	Swiss Re Corp Solutions Capacity Ins	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Authorized Surplus Lines W	MO	1,594,294	1,530,141	63,092	170,693	0.262%	80.631%
2024	01. Fire	29700	Swiss Re Corp Solutions Elite Ins Co	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Licensed	MO	7,004,398	7,201,075	2,362,500	1,770,425	1.153%	81.784%
2024	01. Fire	12866	T H E Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	LA	8,988	10,024	0	9,973	0.001%	81.785%
2024	01. Fire	42376	Technology Ins Co Inc	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	367	417	0	74	0.000%	81.785%
2024	01. Fire	28665	The Cincinnati Cas Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	455,045	432,738	253,590	279,366	0.075%	81.860%
2024	01. Fire	23280	The Cincinnati Ind Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	829,791	656,746	6,463	30,813	0.137%	81.997%
2024	01. Fire	10677	The Cincinnati Ins Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	8,306,749	7,467,830	3,016,065	4,569,616	1.367%	83.364%
2024	01. Fire	13037	The Cincinnati Specialty Underwriter	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Authorized Surplus Lines W	DE	2,063,522	1,977,311	628,885	-129,051	0.340%	83.703%
2024	01. Fire	10713	Third Coast Ins Co	Property and Casualty	N	Stock	N	P	Bcbs Of Mi Grp	Authorized Surplus Lines W	WI	1,851,306	1,954,072	277,324	510,315	0.305%	84.008%
2024	01. Fire	10945	Tokio Marine Amer Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Licensed	NY	1,756,070	1,576,408	0	136,576	0.289%	84.297%
2024	01. Fire	23850	Tokio Marine Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Authorized Surplus Lines W	DE	5	1,104	0	13	0.000%	84.297%
2024	01. Fire	11027	Tower Hill Prime Ins Co	Property and Casualty	N	Stock	N	P	Tower Hill Ins Grp	Licensed	FL	968,340	955,221	900,648	881,200	0.159%	84.456%
2024	01. Fire	28886	Transguard Ins Co Of Amer Inc	Property and Casualty	N	Stock	N	P	lat Reins Co Grp	Licensed	IL	199,393	172,251	0	58,296	0.033%	84.489%
2024	01. Fire	20494	Transportation Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	17,429	10,696	0	327	0.003%	84.492%
2024	01. Fire	19038	Travelers Cas & Surety Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	-4,626	0.000%	84.492%
2024	01. Fire	29696	Travelers Excess & Surplus Lines Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Authorized Surplus Lines W	CT	5,375,427	6,150,355	0	2,736,279	0.885%	85.376%
2024	01. Fire	25658	Travelers Ind Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	13,219,599	12,819,504	1,088,471	11,892	2.175%	87.552%
2024	01. Fire	25666	Travelers Ind Co Of Amer	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	424,137	623,975	24,405	32,536	0.070%	87.622%
2024	01. Fire	25682	Travelers Ind Co Of Ct	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	71,244	58,207	422,928	391,152	0.012%	87.633%
2024	01. Fire	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	10,035,929	9,291,374	1,799,026	5,599,898	1.652%	89.285%
2024	01. Fire	10213	Travelers Specialty Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Authorized Surplus Lines W	CT	261	261	0	0	0.000%	89.285%
2024	01. Fire	31003	Tri State Ins Co Of Mn	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	5,826	5,880	0	-52	0.001%	89.286%
2024	01. Fire	16188	Trisura Specialty Ins Co	Property and Casualty	N	Stock	N	P	Trisura Grp	Authorized Surplus Lines W	OK	1,294,265	732,160	148,177	741,824	0.213%	89.499%
2024	01. Fire	25844	Union Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	10,604	10,502	0	-61	0.002%	89.501%
2024	01. Fire	21423	Union Ins Co Of Providence	Property and Casualty	N	Stock	N	P	Emc Ins Co Grp	Licensed	IA	394,664	396,361	25,863	15,982	0.065%	89.566%
2024	01. Fire	11142	United Cas Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	IL	156,133	156,455	24,121	44,821	0.026%	89.591%
2024	01. Fire	13064	United Natl Ins Co	Property and Casualty	N	Stock	N	P	Global Ind Grp	Authorized Surplus Lines W	PA	21,821	23,205	0	-12,585	0.004%	89.595%
2024	01. Fire	25941	United Serv Automobile Assn	Property and Casualty	N	Reciprocal	N	P	United Serv Automob	Licensed	TX	4,670,260	4,535,033	2,593,419	2,175,520	0.769%	90.363%
2024	01. Fire	12537	United Specialty Ins Co	Property and Casualty	N	Stock	N	P	Markel Grp	Authorized Surplus Lines W	DE	328,102	153,102	0	0	0.054%	90.417%
2024	01. Fire	21113	United States Fire Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	36,765	47,940	0	-3,900	0.006%	90.423%
2024	01. Fire	25895	United States Liab Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Licensed	NE	9,786,395	9,510,113	1,909,654	2,302,705	1.610%	92.034%
2024	01. Fire	16063	Unitrin Auto & Home Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	NY	0	0	0	25	0.000%	92.034%
2024	01. Fire	40703	Unitrin Safeguard Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	WI	0	0	0	-3,431	0.000%	92.034%
2024	01. Fire	32867	Universal Fire & Cas Ins Co	Property and Casualty	N	Stock	N	P	Universal Shield Ins	Licensed	IN	0	89	161,173	160,802	0.000%	92.034%
2024	01. Fire	10759	Universal N Amer Ins Co	Property and Casualty	N	Stock	N	P	Universal Ins Co Grp	Licensed	TX	5,018,658	4,063,018	916,706	1,086,658	0.826%	92.860%
2024	01. Fire	10861	Universal Prop & Cas Ins	Property and Casualty	N	Stock	N	P	Universal Ins Holding	Licensed	FL	193,287	191,775	0	-143	0.032%	92.892%
2024	01. Fire	41181	Universal Underwriters Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	0	-92	0	0	0.000%	92.892%
2024	01. Fire	25968	Usaa Cas Ins Co	Property and Casualty	N	Stock	N	P	United Serv Automob	Licensed	TX	1,887,624	1,765,763	842,896	715,202	0.311%	93.202%
2024	01. Fire	18600	Usaa Gen Ind Co	Property and Casualty	N	Stock	N	P	United Serv Automob	Licensed	TX	1,117,208	1,045,348	855,932	823,652	0.184%	93.386%
2024	01. Fire	25976	Utica Mut Ins Co	Property and Casualty	N	Mutual	N	P	Utica Grp	Licensed	NY	156,247	136,272	5,411	12,264	0.026%	93.412%
2024	01. Fire	10687	Utica Natl Assur Co	Property and Casualty	N	Stock	N	P	Utica Grp	Licensed	NY	2,757	1,446	0	75	0.000%	93.412%
2024	01. Fire	20508	Valley Forge Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	9,442	4,822	0	799	0.002%	93.414%
2024	01. Fire	21172	Vanliner Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	15,538	15,029	0	2,224	0.003%	93.416%
2024	01. Fire	16275	Vantage Risk Specialty Ins Co	Property and Casualty	N	Stock	N	P	Vantage Grp	Authorized Surplus Lines W	DE	27,111	10,005	0	4,173	0.004%	93.421%
2024	01. Fire	10815	Verlan Fire Ins Co Md	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	4,209,952	3,875,232	767,284	959,257	0.693%	94.114%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)
FOR THE YEAR ENDED DECEMBER 31, 2024

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 %
2024	01. Fire	20397	Vigilant Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	NY	0	0	0	-953	0.000%	94.114%
2024	01. Fire	40428	Voyager Ind Ins Co	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Authorized Surplus Lines W	GA	388,257	388,257	3,072	73,498	0.064%	94.177%
2024	01. Fire	15824	Watford Specialty Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Authorized Surplus Lines W	NJ	0	0	0	-57,849	0.000%	94.177%
2024	01. Fire	25011	Wesco Ins Co	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	101,227	75,714	0	7,574	0.017%	94.194%
2024	01. Fire	44393	West Amer Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IN	4,000	9,987	17,781	19,899	0.001%	94.195%
2024	01. Fire	15350	West Bend Ins Co	Property and Casualty	N	Stock	N	P	West Bend Ins Grp	Licensed	WI	6,009,200	4,597,511	4,436,896	5,040,473	0.989%	95.184%
2024	01. Fire	10030	Westchester Fire Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	79,697	66,880	0	14,723	0.013%	95.197%
2024	01. Fire	10172	Westchester Surplus Lines Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines W	GA	5,102,300	4,934,752	2,818,800	3,554,757	0.840%	96.036%
2024	01. Fire	13196	Western World Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines W	NH	182,798	148,928	75,000	17,897	0.030%	96.066%
2024	01. Fire	16447	Westfield Champion Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	28,035	21,215	0	491	0.005%	96.071%
2024	01. Fire	24112	Westfield Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	250,925	219,085	127,865	129,740	0.041%	96.112%
2024	01. Fire	24120	Westfield Natl Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	239	232	0	-27	0.000%	96.112%
2024	01. Fire	16450	Westfield Premier Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	4,582	2,835	0	220	0.001%	96.113%
2024	01. Fire	16992	Westfield Specialty Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Authorized Surplus Lines W	OH	422,400	455,800	0	2,548,037	0.070%	96.183%
2024	01. Fire	16449	Westfield Superior Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	6,988	6,883	0	-32	0.001%	96.184%
2024	01. Fire	16448	Westfield Touchstone Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	355	168	0	20	0.000%	96.184%
2024	01. Fire	39845	Westport Ins Corp	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Licensed	MO	-4,322	-3,535	8,180	-179,269	-0.001%	96.183%
2024	01. Fire	24554	XI Ins Amer Inc	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	7,395,414	7,968,987	0	213,291	1.217%	97.400%
2024	01. Fire	37885	XI Specialty Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	270	97	0	55	0.000%	97.400%
2024	01. Fire	16535	Zurich Amer Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	NY	15,780,480	15,542,492	1,877,787	1,422,086	2.597%	99.997%
2024	01. Fire	27855	Zurich Amer Ins Co Of Il	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	17,620	4,457	0	603	0.003%	100.000%
2024	01. Fire		TOTAL									607,676,389	584,591,587	204,304,600	395,677,278	100.000%	

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=Fraternall
L=Life, Accident, and Health
P=Property and Casualty
T=Title
X=Health