

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE CROP BUSINESS
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	02.4. Private crop	20699	Ace Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	120,068	120,068	2,907	2,541	3.019%	3.019%
2024	02.4. Private crop	12548	American Agri Business Ins Co	Property and Casualty	N	Stock	N	P	Sompo Grp	Licensed	TX	126,553	126,553	25,134	26,218	3.182%	6.200%
2024	02.4. Private crop	13897	Farmers Mut Hail Ins Co Of Ia	Property and Casualty	N	Mutual	N	P	Farmers Mut Hail Ins Co	Licensed	IA	30,965	30,965	0	10,021	0.778%	6.979%
2024	02.4. Private crop	36781	Fmh Ag Risk Ins Co	Property and Casualty	N	Stock	N	P	Farmers Mut Hail Ins Co	Licensed	IA	0	0	3,481	2,843	0.000%	6.979%
2024	02.4. Private crop	16691	Great Amer Ins Co	Property and Casualty	N	Stock	N	P	American Financial Gr	Licensed	OH	9,861	9,861	0	0	0.248%	7.226%
2024	02.4. Private crop	25054	Hudson Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	117,491	117,491	0	-1,232	2.954%	10.180%
2024	02.4. Private crop	25240	Nau Country Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	MN	229,207	229,207	67,126	67,126	5.762%	15.943%
2024	02.4. Private crop	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	N	Mutual	N	P	North Carolina Farm B	Licensed	NC	1,054,045	1,054,045	304,837	304,837	26.499%	42.441%
2024	02.4. Private crop	39039	Rural Comm Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	MN	995,140	995,140	798,246	794,421	25.018%	67.459%
2024	02.4. Private crop	40436	Stratford Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	NH	0	0	0	-18,325	0.000%	67.459%
2024	02.4. Private crop	29599	Us Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holdings	Licensed	TX	1,294,368	1,294,415	1,536,605	1,590,317	32.541%	100.000%
2024	02.4. Private crop		TOTAL									3,977,698	3,977,745	2,738,336	2,778,767	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=Fraternl
L=Life, Accident, and Health
P=Property and Casualty
T=Title
X=Health