

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL 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	04. Homeowners multiple peril	16890	Accelerant Specialty Ins Co	Property and Casualty	N	Stock	N	P	Acp Ins Mgmt Lic Grp	Authorized Surplus Lines V	AR	112,762	39,126	0	14,555	0.002%	0.002%
2024	04. Homeowners multiple peril	16835	Accredited Specialty Ins Co	Property and Casualty	N	Stock	N	P	Accredited Ins Holding	Authorized Surplus Lines V	AZ	1,398,396	1,639,887	10,604	338,815	0.029%	0.031%
2024	04. Homeowners multiple peril	33898	Aegis Security Ins Co	Property and Casualty	N	Stock	N	P	Aegis Grp	Licensed	PA	0	14	50,000	18,000	0.000%	0.031%
2024	04. Homeowners multiple peril	10014	Affiliated Fm Ins Co	Property and Casualty	N	Stock	N	P	Fm Global Grp	Licensed	RI	25,036	22,415	0	0	0.001%	0.032%
2024	04. Homeowners multiple peril	19402	Aig Prop Cas Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	7,585,122	7,153,606	3,497,863	5,621,148	0.158%	0.190%
2024	04. Homeowners multiple peril	26883	Aig Specialty Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines V	IL	0	0	0	-415	0.000%	0.190%
2024	04. Homeowners multiple peril	13190	Alamance Farmers Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	6,376,084	5,527,267	3,309,457	3,006,367	0.133%	0.322%
2024	04. Homeowners multiple peril	15816	Allied Trust Ins Co	Property and Casualty	N	Stock	N	P		Licensed	TX	2,590,041	2,734,119	628,148	659,221	0.054%	0.376%
2024	04. Homeowners multiple peril	19240	Allstate Ind Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	92,070,965	93,880,071	43,742,751	44,242,427	1.916%	2.292%
2024	04. Homeowners multiple peril	19232	Allstate Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	46,382,180	46,014,290	24,639,203	30,425,560	0.965%	3.257%
2024	04. Homeowners multiple peril	37907	Allstate Vehicle & Prop Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	209,418,767	173,397,680	81,467,483	93,129,601	4.357%	7.614%
2024	04. Homeowners multiple peril	19100	Amco Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	3,558,860	3,966,140	4,193,318	5,678,474	0.074%	7.689%
2024	04. Homeowners multiple peril	21849	American Automobile Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	MO	0	0	0	63,335	0.000%	7.689%
2024	04. Homeowners multiple peril	10111	American Bankers Ins Co Of Fl	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Licensed	FL	55,342,822	53,686,978	28,494,997	35,507,601	1.152%	8.840%
2024	04. Homeowners multiple peril	29068	American Family Connect Prop & Cas I	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	WI	4,811,368	6,153,224	5,384,828	7,834,609	0.100%	8.940%
2024	04. Homeowners multiple peril	23450	American Family Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	FL	0	0	309,183	-202,768	0.000%	8.940%
2024	04. Homeowners multiple peril	23469	American Modern Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	OH	18,769	246,714	54,633	-28,008	0.000%	8.941%
2024	04. Homeowners multiple peril	42722	American Modern Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	OH	59,724,676	56,555,891	39,425,888	45,574,490	1.243%	10.183%
2024	04. Homeowners multiple peril	19615	American Reliable Ins Co	Property and Casualty	N	Stock	N	P	Ecm Ins Grp	Licensed	AZ	3,878,482	6,426,017	1,465,747	1,804,562	0.081%	10.264%
2024	04. Homeowners multiple peril	10872	American Strategic Ins Corp	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	IN	50,571,777	57,000,833	21,868,208	19,695,293	1.052%	11.316%
2024	04. Homeowners multiple peril	19976	Amica Mut Ins Co	Property and Casualty	N	Mutual	N	P	Amica Mut Grp	Licensed	RI	70,227,598	67,932,563	46,169,990	59,391,127	1.461%	12.777%
2024	04. Homeowners multiple peril	41459	Armed Forces Ins Exch	Property and Casualty	N	Reciprocal	N	P		Licensed	KS	2,777,641	2,833,919	1,698,882	1,559,753	0.058%	12.835%
2024	04. Homeowners multiple peril	18988	Auto Owners Ins Co	Property and Casualty	N	Mutual	N	P	Auto Owners Grp	Licensed	MI	67,950,127	60,107,610	44,957,737	57,477,855	1.414%	14.249%
2024	04. Homeowners multiple peril	19062	Automobile Ins Co Of Hartford Ct	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	18,925,499	19,736,106	11,779,554	10,400,874	0.394%	14.643%
2024	04. Homeowners multiple peril	26620	Axis Surplus Ins Co	Property and Casualty	N	Stock	N	P	Axis Capital Grp	Authorized Surplus Lines V	IL	0	0	0	-1,709	0.000%	14.643%
2024	04. Homeowners multiple peril	16495	Azguard Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Authorized Surplus Lines V	NE	565,814	212,687	53,777	163,280	0.012%	14.655%
2024	04. Homeowners multiple peril	18279	Bankers Standard Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	29,222,171	27,068,814	38,577,358	43,926,410	0.608%	15.263%
2024	04. Homeowners multiple peril	17520	Beazley Excess & Surplus Ins Inc	Property and Casualty	N	Stock	N	P	Beazley Grp	Authorized Surplus Lines V	CT	1,188,134	241,780	0	94,627	0.025%	15.287%
2024	04. Homeowners multiple peril	17412	Berkley Prestige Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Authorized Surplus Lines V	IA	135,355	81,205	0	4,387	0.003%	15.290%
2024	04. Homeowners multiple peril	12961	Canopus Us Ins	Property and Casualty	N	Stock	N	P		Authorized Surplus Lines V	DE	575	24	0	-37,207	0.000%	15.290%
2024	04. Homeowners multiple peril	10720	Carolina Farmers Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	4,310,146	3,979,268	2,671,373	2,777,230	0.090%	15.380%
2024	04. Homeowners multiple peril	40649	Central Mut Ins Co	Property and Casualty	N	Stock	N	P	Central Mut Ins Co G	Licensed	OH	23,428,757	22,678,395	16,136,250	22,041,253	0.487%	15.867%
2024	04. Homeowners multiple peril	13725	Century Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	3,987,878	3,645,422	1,823,395	1,963,184	0.083%	15.950%
2024	04. Homeowners multiple peril	26905	Century Natl Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	CA	590,616	505,045	313,372	21,356	0.012%	15.963%
2024	04. Homeowners multiple peril	25615	Charter Oak Fire Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	1,346,001	1,369,579	638,436	534,650	0.028%	15.991%
2024	04. Homeowners multiple peril	38989	Chubb Custom Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines V	NJ	1,263,976	1,130,230	0	742,309	0.026%	16.017%
2024	04. Homeowners multiple peril	12777	Chubb Ind Ltd Grp	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	NY	-65	712	0	-120	0.000%	16.017%
2024	04. Homeowners multiple peril	10052	Chubb Natl Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	-319	4,936	0	-2,879	0.000%	16.017%
2024	04. Homeowners multiple peril	41335	City Natl Ins Co	Property and Casualty	N	Stock	N	P	Markel Grp	Licensed	TX	-4,488	39,512	280,752	124,752	0.000%	16.017%
2024	04. Homeowners multiple peril	28860	Clear Blue Ins Co	Property and Casualty	N	Stock	N	P	Clear Blue Financial	Licensed	TX	0	0	0	119	0.000%	16.017%
2024	04. Homeowners multiple peril	44520	Crum & Forster Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines V	DE	0	0	0	-4,684	0.000%	16.017%
2024	04. Homeowners multiple peril	40649	Economy Premier Assur Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	IL	1,929,233	2,086,772	1,987,073	2,045,857	0.040%	16.057%
2024	04. Homeowners multiple peril	15130	Encompass Ind Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	0	0	0	33	0.000%	16.057%
2024	04. Homeowners multiple peril	26263	Erie Ins Co	Property and Casualty	N	Stock	N	P	Erie Ins Grp	Licensed	PA	244,322,801	214,767,329	165,165,698	187,119,208	5.084%	21.141%
2024	04. Homeowners multiple peril	26271	Erie Ins Exch	Property and Casualty	N	Reciprocal	N	P	Erie Ins Grp	Licensed	PA	79,610,173	73,777,844	60,454,495	64,769,075	1.656%	22.797%
2024	04. Homeowners multiple peril	25712	Esurance Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	1,025,766	1,118,845	1,518,963	1,925,614	0.021%	22.818%
2024	04. Homeowners multiple peril	35378	Evanston Ins Co	Property and Casualty	N	Stock	N	P	Markel Grp	Authorized Surplus Lines V	IL	3,956,016	3,813,043	392,275	1,102,939	0.082%	22.901%
2024	04. Homeowners multiple peril	35181	Executive Risk Ind Inc	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	DE	4	425	0	15	0.000%	22.901%
2024	04. Homeowners multiple peril	25321	Farmers Direct Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	RI	74,108	79,375	12,632	17,042	0.002%	22.902%
2024	04. Homeowners multiple peril	21652	Farmers Ins Exch	Property and Casualty	N	Reciprocal	N	P	Farmers Ins Grp	Licensed	CA	0	0	0	3	0.000%	22.902%
2024	04. Homeowners multiple peril	26298	Farmers Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	RI	45,395,951	44,024,374	18,671,890	16,973,530	0.945%	23.847%
2024	04. Homeowners multiple peril	20281	Federal Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	13,141,619	12,638,814	8,798,214	11,592,863	0.273%	24.120%
2024	04. Homeowners multiple peril	21873	Firemans Fund Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	IL	0	0	0	28,667	0.000%	24.120%
2024	04. Homeowners multiple peril	13990	First Community Ins Co	Property and Casualty	N	Stock	N	P	Bankers Ins Grp	Licensed	FL	0	0	0	-246,734	0.000%	24.120%
2024	04. Homeowners multiple peril	43877	First Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	6,047,639	5,162,605	1,540,559	1,837,601	0.126%	24.246%
2024	04. Homeowners multiple peril	10897	First Protective Ins Co	Property and Casualty	N	Stock	N	P	Frontline Ins Grp	Licensed	FL	88,152,615	88,171,268	11,392,007	16,793,228	1.834%	26.080%
2024	04. Homeowners multiple peril	11185	Foremost Ins Co Grand Rapids Mi	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	MI	75,288,246	70,802,216	45,210,256	52,168,488	1.567%	27.647%
2024	04. Homeowners multiple peril	11800	Foremost Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	MI	5,768,689	5,535,176	4,051,989	4,908,280	0.120%	27.767%
2024	04. Homeowners multiple peril	16823	Fortegra Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tiptree Fin Grp	Authorized Surplus Lines V	AZ	-760	-760	0	-239	0.000%	27.767%
2024	04. Homeowners multiple peril	14753	Frederick Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	MD	-2,883	60,301	38,662	27,682	0.000%	27.767%
2024	04. Homeowners multiple peril	21253	Garrison Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	United Serv Automob	Licensed	TX	48,105,286	46,715,107	33,533,154	42,572,840	1.001%	28.768%
2024	04. Homeowners multiple peril	24414	General Cas Co Of Wi	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	WI	0	0	0	-2,224	0.000%	28.768%
2024	04. Homeowners multiple peril	10182	Geovera Specialty Ins Co	Property and Casualty	N	Stock	N	P	Geovera Holdings Ind	Authorized Surplus Lines V	DE	0	0	35,000	-53,497	0.000%	28.768%
2024	04. Homeowners multiple peril	22098	Grain Dealers Mut Ins Co	Property and Casualty	N	Mutual	N	P	American Family Ins	Licensed	IN	1,485,687	1,175,137	248,814	453,740	0.031%	28.798%
2024	04. Homeowners multiple peril	25984	Graphic Arts Mut Ins Co	Property and Casualty	N	Mutual	N	P	Utica Grp	Licensed	NY	0	3,533	0	19,464	0.000%	28.798%
2024	04. Homeowners multiple peril	20303	Great Northern Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	32	4,465	0	-2,442	0.000%	28.798%
2024	04. Homeowners multiple peril	22322	Greenwich Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	0	0	0	55	0.000%	28.798%

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2024	04. Homeowners multiple peril	44377	Halifax Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	12,142,985	12,290,455	2,991,242	2,713,184	0.253%	29.051%
2024	04. Homeowners multiple peril	36064	Hanover Amer Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	0	0	-267	-203	0.000%	29.051%
2024	04. Homeowners multiple peril	22292	Hanover Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	0	0	0	0	0.000%	29.051%
2024	04. Homeowners multiple peril	26433	Harco Natl Ins Co	Property and Casualty	N	Stock	N	P	lat Reins Co Grp	Licensed	IL	2,142,333	2,112,761	692,173	395,107	0.045%	29.096%
2024	04. Homeowners multiple peril	35696	Harleysville Preferred Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	0	0	-1	0.000%	29.096%
2024	04. Homeowners multiple peril	22357	Hartford Accident & Ind Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas	Licensed	CT	900,676	920,076	423,057	468,258	0.019%	29.114%
2024	04. Homeowners multiple peril	29424	Hartford Cas Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas	Licensed	IN	325,998	334,383	108,749	147,569	0.007%	29.121%
2024	04. Homeowners multiple peril	37478	Hartford Ins Co Of The Midwest	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas	Licensed	IN	5,580,230	4,673,116	1,581,939	2,060,070	0.116%	29.237%
2024	04. Homeowners multiple peril	30104	Hartford Underwriters Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas	Licensed	CT	9,449,899	9,177,241	5,406,241	7,830,415	0.197%	29.434%
2024	04. Homeowners multiple peril	14407	Heritage Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Heritage Ins Holdings	Licensed	FL	12,037,093	11,926,659	7,917,272	9,237,611	0.250%	29.684%
2024	04. Homeowners multiple peril	12536	Homeowners Of Amer Ins Co	Property and Casualty	N	Stock	N	P	Porch Grp	Licensed	TX	22,285,038	23,661,917	19,135,465	16,979,115	0.464%	30.148%
2024	04. Homeowners multiple peril	17221	Homesite Ins Co	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	WI	23,839,254	23,821,862	12,928,908	14,622,192	0.496%	30.644%
2024	04. Homeowners multiple peril	13927	Homesite Ins Co Of The Midwest	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	WI	125,452,383	106,703,809	43,934,262	54,009,937	2.610%	33.254%
2024	04. Homeowners multiple peril	22578	Horace Mann Ins Co	Property and Casualty	N	Stock	N	P	Horace Mann Grp	Licensed	IL	1,925,605	1,871,494	1,242,109	3,023,544	0.040%	33.294%
2024	04. Homeowners multiple peril	22756	Horace Mann Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Horace Mann Grp	Licensed	IL	11,850,906	10,878,213	8,685,928	8,508,559	0.247%	33.541%
2024	04. Homeowners multiple peril	27960	Illinois Union Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines V	IL	0	0	0	281	0.000%	33.541%
2024	04. Homeowners multiple peril	11090	Incline Cas Co	Property and Casualty	N	Stock	N	P	Incline Ins Grp Lic Gr	Licensed	TX	788,955	2,193,753	2,971,140	2,628,288	0.016%	33.557%
2024	04. Homeowners multiple peril	36940	Indian Harbor Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Authorized Surplus Lines V	DE	0	0	0	156,185	0.000%	33.557%
2024	04. Homeowners multiple peril	25445	Ironshore Specialty Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Authorized Surplus Lines V	AZ	0	0	0	418,609	0.000%	33.557%
2024	04. Homeowners multiple peril	10914	Kemper Independence Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	IL	-20,159	1,886,023	3,658,740	2,941,524	0.000%	33.557%
2024	04. Homeowners multiple peril	38920	Kinsale Ins Co	Property and Casualty	N	Stock	N	P		Authorized Surplus Lines V	AR	543,733	600,900	76,828	109,666	0.011%	33.568%
2024	04. Homeowners multiple peril	16255	Kw Specialty Ins Co	Property and Casualty	N	Stock	N	P		Authorized Surplus Lines V	DE	261,828	311,311	107,250	138,867	0.005%	33.574%
2024	04. Homeowners multiple peril	19437	Lexington Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines V	DE	561,996	520,329	244,270	-1,250,078	0.012%	33.586%
2024	04. Homeowners multiple peril	23035	Liberty Mut Fire Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	88,806,461	91,872,226	43,026,179	57,913,686	1.848%	35.433%
2024	04. Homeowners multiple peril	14400	Littitz Mut Ins Co	Property and Casualty	N	Mutual	N	P	Littitz Mut Grp	Licensed	PA	27,176,353	25,007,942	13,042,498	15,736,791	0.565%	35.999%
2024	04. Homeowners multiple peril	10051	Lyndon Southern Ins Co	Property and Casualty	N	Stock	N	P	Tiptree Fin Grp	Licensed	DE	337,863	200,104	15,960	51,606	0.007%	36.006%
2024	04. Homeowners multiple peril	28932	Markel Amer Ins Co	Property and Casualty	N	Stock	N	P	Markel Grp	Licensed	VA	20,940,328	17,276,736	4,802,358	7,127,424	0.436%	36.441%
2024	04. Homeowners multiple peril	22306	Massachusetts Bay Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	0	0	0	118	0.000%	36.441%
2024	04. Homeowners multiple peril	31968	Merastar Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	IL	0	0	0	966	0.000%	36.441%
2024	04. Homeowners multiple peril	41653	Milbank Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IA	-474,109	10,643,143	11,485,931	8,447,991	-0.010%	36.432%
2024	04. Homeowners multiple peril	26522	Mount Vernon Fire Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Authorized Surplus Lines V	NE	114,631	114,862	67,030	63,318	0.002%	36.434%
2024	04. Homeowners multiple peril	21075	Ms Transverse Ins Co	Property and Casualty	N	Stock	N	P	Ms & Ad Ins Grp	Licensed	TX	0	0	0	562	0.000%	36.434%
2024	04. Homeowners multiple peril	41807	Ms Transverse Specialty Ins Co	Property and Casualty	N	Stock	N	P	Ms & Ad Ins Grp	Authorized Surplus Lines V	TX	3,196,377	2,434,235	86,149	468,228	0.067%	36.501%
2024	04. Homeowners multiple peril	11991	National Cas Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	0	0	5,636	0.000%	36.501%
2024	04. Homeowners multiple peril	20079	National Fire & Marine Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Authorized Surplus Lines V	NE	558,524	549,494	69,855	66,478	0.012%	36.512%
2024	04. Homeowners multiple peril	23760	Nationwide Gen Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	107,327,333	115,067,675	71,243,265	76,585,535	2.233%	38.745%
2024	04. Homeowners multiple peril	10948	Nationwide Ins Co Of Fl	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	0	0	-1,240,139	0.000%	38.745%
2024	04. Homeowners multiple peril	23787	Nationwide Mut Ins Co	Property and Casualty	N	Mutual	N	P	Nationwide Corp Grp	Licensed	OH	61,985,968	66,892,459	38,607,167	38,952,441	1.290%	40.035%
2024	04. Homeowners multiple peril	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	71,368,325	76,910,823	48,751,828	53,060,643	1.485%	41.520%
2024	04. Homeowners multiple peril	14788	Ngm Ins Co	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	FL	11,451,657	11,942,905	12,568,710	15,335,292	0.238%	41.758%
2024	04. Homeowners multiple peril	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	N	Mutual	N	P	North Carolina Farm	Licensed	NC	646,677,975	597,747,665	510,659,656	568,131,103	13.455%	55.214%
2024	04. Homeowners multiple peril	16683	North Carolina Grange Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	34,652,561	30,390,980	19,791,809	21,112,869	0.721%	55.935%
2024	04. Homeowners multiple peril	13167	North Light Specialty Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Authorized Surplus Lines V	IL	526,936	450,929	235	-19,062	0.011%	55.946%
2024	04. Homeowners multiple peril	14021	Northwest Farmers Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	5,779,705	4,356,466	2,004,279	2,838,303	0.120%	56.066%
2024	04. Homeowners multiple peril	23248	Occidental Fire & Cas Co Of Nc	Property and Casualty	N	Stock	N	P	lat Reins Co Grp	Licensed	NC	17,527,496	16,063,363	8,619,421	8,950,271	0.365%	56.431%
2024	04. Homeowners multiple peril	24074	Ohio Cas Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	0	0	0	38	0.000%	56.431%
2024	04. Homeowners multiple peril	17320	Orion180 Ins Co	Property and Casualty	N	Stock	N	P	Orion180 Grp	Authorized Surplus Lines V	IN	26,907,152	25,241,041	5,281,157	5,885,117	0.560%	56.990%
2024	04. Homeowners multiple peril	17438	Orion180 Select Ins Co	Property and Casualty	N	Stock	N	P	Orion180 Grp	Licensed	IN	3,056,852	387,256	120,748	367,753	0.064%	57.054%
2024	04. Homeowners multiple peril	32700	Owners Ins Co	Property and Casualty	N	Stock	N	P	Auto Owners Grp	Licensed	OH	148,240,004	122,828,515	90,616,241	116,249,812	3.084%	60.138%
2024	04. Homeowners multiple peril	20346	Pacific Ind Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	DE	69	2,793	0	-10,735	0.000%	60.138%
2024	04. Homeowners multiple peril	20338	Palomar Specialty Ins Co	Property and Casualty	N	Stock	N	P	Palomar Holdings Gr	Licensed	OR	0	0	-121,912	-244,051	0.000%	60.138%
2024	04. Homeowners multiple peril	24198	Peerless Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	0	0	0	2,971	0.000%	60.138%
2024	04. Homeowners multiple peril	10673	Penn Star Ins Co	Property and Casualty	N	Stock	N	P	Global Ind Grp	Authorized Surplus Lines V	PA	0	0	0	-46,718	0.000%	60.138%
2024	04. Homeowners multiple peril	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	N	Mutual	N	P	Pennsylvania Natl Ins	Licensed	PA	46,900,252	45,008,484	44,811,156	55,067,452	0.976%	61.114%
2024	04. Homeowners multiple peril	13714	Pharmacists Mut Ins Co	Property and Casualty	N	Mutual	N	P	Pharmacists Mut Grp	Licensed	IA	-1,379	13,261	0	-20,180	0.000%	61.114%
2024	04. Homeowners multiple peril	25623	Phoenix Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	30,895,138	32,103,221	22,612,819	23,106,704	0.843%	61.757%
2024	04. Homeowners multiple peril	17335	Piedmont Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	1,763,762	1,782,240	517,673	616,366	0.037%	61.794%
2024	04. Homeowners multiple peril	37257	Praetorian Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	13,467,281	15,115,929	5,378,695	12,000,730	0.280%	62.074%
2024	04. Homeowners multiple peril	12873	Privilege Underwriters Recp Exch	Property and Casualty	N	Reciprocal	N	P	Tokio Marine Holding	Licensed	FL	38,728,161	35,520,747	24,316,225	37,568,927	0.806%	62.880%
2024	04. Homeowners multiple peril	38784	Progressive Southeastern Ins Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	AZ	893,483	842,545	373,834	337,147	0.019%	62.898%
2024	04. Homeowners multiple peril	17148	Pure Specialty Exchange	Property and Casualty	N	Reciprocal	N	P	Tokio Marine Holding	Authorized Surplus Lines V	AZ	6,011,413	5,680,444	64,614	-671,795	0.125%	63.024%
2024	04. Homeowners multiple peril	39217	Qbe Ins Corp	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	67,882	114,579	362,616	-505,626	0.001%	63.025%
2024	04. Homeowners multiple peril	11515	Qbe Specialty Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Authorized Surplus Lines V	ND	4,401,145	5,197,760	322,743	4,526,946	0.092%	63.116%
2024	04. Homeowners multiple peril	24449	Regent Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	WI	0	0	0	2,251	0.000%	63.116%
2024	04. Homeowners multiple peril	12475	Republic Franklin Ins Co	Property and Casualty	N	Stock	N	P	Ulrica Grp	Licensed	OH	15,764,356	13,216,294	6,297,670	6,121,389	0.328%	63.444%
2024	04. Homeowners multiple peril	21261	Riverstone Intl Ins Inc	Property and Casualty	N	Stock	N	P	Riverstone Intl Grp	Licensed	MA	40,331	1,137,113	1,244,446	926,225	0.001%	63.445%
2024	04. Homeowners multiple peril	16650	Rockingham Specialty Inc	Property and Casualty	N	Stock	N	P	Rockingham Grp	Authorized Surplus Lines V	VA	21,745	42,764	8,029	7,627	0.000%	63.446%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL 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	04. Homeowners multiple peril	12563	Safe Harbor Ins Co	Property and Casualty	N	Stock	N	P	Ocean Harbor Grp	Licensed	FL	4,548,221	5,121,732	1,227,033	1,146,798	0.095%	63.540%
2024	04. Homeowners multiple peril	24740	Safeco Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	81,385,982	67,813,653	34,235,828	43,505,979	1.693%	65.234%
2024	04. Homeowners multiple peril	36560	Safepoint Ins Co	Property and Casualty	N	Stock	N	P	lat Reins Co Grp	Licensed	FL	11,825,590	11,496,820	3,082,881	2,691,191	0.246%	65.480%
2024	04. Homeowners multiple peril	13815	Safety Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Authorized Surplus Lines V	MO	0	0	0	157	0.000%	65.480%
2024	04. Homeowners multiple peril	41297	Scottsdale Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Authorized Surplus Lines V	OH	2,551,843	2,576,670	1,258,352	1,433,617	0.053%	65.533%
2024	04. Homeowners multiple peril	38776	Siriuspoint Amer Ins Co	Property and Casualty	N	Stock	N	P	Siriuspoint Grp	Licensed	NY	0	0	0	-208	0.000%	65.533%
2024	04. Homeowners multiple peril	22861	Southern Pilot Ins Co	Property and Casualty	N	Stock	N	P	Obe Ins Grp	Licensed	WI	0	0	2,456	47,482	0.000%	65.533%
2024	04. Homeowners multiple peril	24376	Spinnaker Ins Co	Property and Casualty	N	Stock	N	P	Sh1 Holdings Grp	Licensed	IL	6,711,132	6,032,400	1,466,985	2,398,204	0.140%	65.673%
2024	04. Homeowners multiple peril	17045	Spinnaker Specialty Ins Co	Property and Casualty	N	Stock	N	P	Sh1 Holdings Grp	Authorized Surplus Lines V	TX	3,139,188	2,524,159	74,457	366,695	0.065%	65.738%
2024	04. Homeowners multiple peril	19070	Standard Fire Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	41,498,245	42,993,590	28,445,074	26,401,637	0.863%	66.601%
2024	04. Homeowners multiple peril	44776	Starstone Specialty Ins Co	Property and Casualty	N	Stock	N	P	Core Specialty Ins Hd	Authorized Surplus Lines V	DE	0	2,872	9,474	-32,934	0.000%	66.601%
2024	04. Homeowners multiple peril	25127	State Auto Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IA	-47,636	1,443,283	1,197,919	854,743	-0.001%	66.600%
2024	04. Homeowners multiple peril	25135	State Automobile Mut Ins Co	Property and Casualty	N	Mutual	N	P	Liberty Mut Grp	Licensed	OH	4,271,323	6,666,986	5,678,378	6,390,932	0.089%	66.689%
2024	04. Homeowners multiple peril	25143	State Farm Fire & Cas Co	Property and Casualty	N	Stock	N	P	State Farm Grp	Licensed	IL	753,914,316	702,118,700	420,954,615	515,194,278	15.687%	82.376%
2024	04. Homeowners multiple peril	12831	State Natl Ins Co Inc	Property and Casualty	N	Stock	N	P	Markel Grp	Licensed	TX	-356	-356	0	0	0.000%	82.376%
2024	04. Homeowners multiple peril	26387	Steadfast Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Authorized Surplus Lines V	IL	0	1	0	-13	0.000%	82.376%
2024	04. Homeowners multiple peril	16578	Stillwater Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Wt Holdings Grp	Licensed	NY	12,555,748	12,355,849	7,007,128	8,582,680	0.261%	82.637%
2024	04. Homeowners multiple peril	14012	Stonegate Ins Co	Property and Casualty	N	Stock	N	P	Producers Natl Corp	Authorized Surplus Lines V	IL	34,570	26,578	0	0	0.001%	82.638%
2024	04. Homeowners multiple peril	16889	Summit Specialty Ins Co	Property and Casualty	N	Stock	N	P	Mgi Holdings Grp	Authorized Surplus Lines V	NE	586,589	451,094	1,663	53,312	0.012%	82.650%
2024	04. Homeowners multiple peril	17030	Surechoice Underwriters Recip Exch	Property and Casualty	N	Reciprocal	N	P	Iron Family Holdings	Licensed	TX	23,847,286	17,153,098	4,173,494	5,690,542	0.496%	83.146%
2024	04. Homeowners multiple peril	16848	Sutton Specialty Ins Co	Property and Casualty	N	Stock	N	P	Sutton Natl Grp	Authorized Surplus Lines V	OK	3,161,360	3,045,953	235,464	277,279	0.066%	83.212%
2024	04. Homeowners multiple peril	22683	Teachers Ins Co	Property and Casualty	N	Stock	N	P	Horace Mann Grp	Licensed	IL	6,190,428	6,032,199	3,412,201	3,451,277	0.129%	83.341%
2024	04. Homeowners multiple peril	10677	The Cincinnati Ins Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	60,380,548	52,364,091	39,880,690	57,606,963	1.256%	84.597%
2024	04. Homeowners multiple peril	13037	The Cincinnati Specialty Underwriter	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Authorized Surplus Lines V	DE	29,855	2,553	0	188	0.001%	84.598%
2024	04. Homeowners multiple peril	12617	The Members Ins Co	Property and Casualty	N	Stock	N	P	Automobile Club Mi	Licensed	NC	31,279,083	27,440,993	16,159,690	20,919,943	0.651%	85.249%
2024	04. Homeowners multiple peril	11027	Tower Hill Prime Ins Co	Property and Casualty	N	Stock	N	P	Tower Hill Ins Grp	Licensed	FL	2,012,133	1,911,335	1,603,796	1,914,798	0.042%	85.290%
2024	04. Homeowners multiple peril	19038	Travelers Cas & Surety Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	706,753	725,698	350,822	341,933	0.015%	85.305%
2024	04. Homeowners multiple peril	25658	Travelers Ind Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	378,003	395,720	129,411	97,961	0.008%	85.313%
2024	04. Homeowners multiple peril	25666	Travelers Ind Co Of Amer	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	2,812,304	2,936,338	1,462,303	1,128,430	0.059%	85.372%
2024	04. Homeowners multiple peril	38130	Travelers Personal Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	118,268,276	107,597,754	57,247,066	60,888,069	2.461%	87.832%
2024	04. Homeowners multiple peril	36145	Travelers Personal Security Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	3,529,024	3,637,156	1,842,452	1,700,541	0.073%	87.906%
2024	04. Homeowners multiple peril	19887	Trinity Universal Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Not Licensed	TX	0	0	0	-2	0.000%	87.906%
2024	04. Homeowners multiple peril	22225	Trisura Ins Co	Property and Casualty	N	Stock	N	P	Trisura Grp	Licensed	OK	564,734	496,116	134,492	117,669	0.012%	87.918%
2024	04. Homeowners multiple peril	16188	Trisura Specialty Ins Co	Property and Casualty	N	Stock	N	P	Trisura Grp	Authorized Surplus Lines V	OK	-20,678	549,063	1,100,041	-1,939,825	0.000%	87.917%
2024	04. Homeowners multiple peril	27120	Trumbull Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas Co	Licensed	CT	0	0	58,036	85,182	0.000%	87.917%
2024	04. Homeowners multiple peril	29459	Twin City Fire Ins Co Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas Co	Licensed	IN	180,952	172,733	4,810	-5,106	0.004%	87.921%
2024	04. Homeowners multiple peril	15885	Typtap Ins Co	Property and Casualty	N	Stock	N	P	Hci Grp Inc	Licensed	FL	8,715,180	9,130,138	3,920,390	3,604,201	0.181%	88.102%
2024	04. Homeowners multiple peril	11142	United Cas Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	IL	0	0	0	-49	0.000%	88.102%
2024	04. Homeowners multiple peril	25941	United Serv Automobile Assn	Property and Casualty	N	Reciprocal	N	P	United Serv Automob	Licensed	TX	205,298,935	199,464,135	110,518,384	138,124,916	4.272%	92.374%
2024	04. Homeowners multiple peril	16063	Unitrin Auto & Home Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	NY	-57,702	2,400,403	2,098,809	1,063,927	-0.001%	92.373%
2024	04. Homeowners multiple peril	40703	Unitrin Safeguard Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	WI	1,424	3,336,360	5,958,488	4,291,265	0.000%	92.373%
2024	04. Homeowners multiple peril	32972	Universal Ins Co	Property and Casualty	N	Stock	N	P	Automobile Club Mi	Licensed	NC	1,779,242	1,348,614	750,899	216,251	0.037%	92.410%
2024	04. Homeowners multiple peril	10759	Universal N Amer Ins Co	Property and Casualty	N	Stock	N	P	Universal Ins Co Grp	Licensed	TX	28,897,797	24,320,262	9,732,684	9,651,227	0.601%	93.011%
2024	04. Homeowners multiple peril	10861	Universal Prop & Cas Ins	Property and Casualty	N	Stock	N	P	Universal Ins Holding	Licensed	FL	85,741,135	77,037,541	56,901,184	72,157,670	1.784%	94.795%
2024	04. Homeowners multiple peril	25968	Usaa Cas Ins Co	Property and Casualty	N	Stock	N	P	United Serv Automob	Licensed	TX	150,117,044	142,437,415	90,213,528	117,229,910	3.123%	97.918%
2024	04. Homeowners multiple peril	18600	Usaa Gen Ind Co	Property and Casualty	N	Stock	N	P	United Serv Automob	Licensed	TX	86,302,871	80,791,843	48,579,537	61,130,956	1.796%	99.714%
2024	04. Homeowners multiple peril	25976	Utica Mut Ins Co	Property and Casualty	N	Mutual	N	P	Utica Grp	Licensed	NY	81	81	0	-143	0.000%	99.714%
2024	04. Homeowners multiple peril	20508	Valley Forge Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	0	0	0	275	0.000%	99.714%
2024	04. Homeowners multiple peril	16237	Vault E&S Ins Co	Property and Casualty	N	Stock	N	P	Vault Holdings Grp	Authorized Surplus Lines V	AR	1,538,999	1,341,399	533,036	1,364,767	0.032%	99.746%
2024	04. Homeowners multiple peril	16186	Vault Recip Exch	Property and Casualty	N	Reciprocal	N	P	Vault Holdings Grp	Licensed	FL	299,354	337,782	202,206	145,270	0.006%	99.752%
2024	04. Homeowners multiple peril	17499	Victor Ins Exchange	Property and Casualty	N	Reciprocal	N	P	Authorized Surplus Lines V	Licensed	DE	506,922	157,156	0	0	0.011%	99.763%
2024	04. Homeowners multiple peril	20397	Vigilant Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	NY	8,304,825	8,414,035	7,508,272	6,900,245	0.173%	99.936%
2024	04. Homeowners multiple peril	40428	Voyager Ind Ins Co	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Authorized Surplus Lines V	GA	0	0	0	-65,567	0.000%	99.936%
2024	04. Homeowners multiple peril	44393	West Amer Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IN	0	0	0	40	0.000%	99.936%
2024	04. Homeowners multiple peril	13196	Western World Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines V	NH	0	0	0	-3,739	0.000%	99.936%
2024	04. Homeowners multiple peril	26166	Windsor Mount Joy Mut Ins Co	Property and Casualty	N	Mutual	N	P	Cloister Mut & Winds	Licensed	PA	3,087,662	3,047,476	3,227,180	3,626,203	0.064%	100.000%
2024	04. Homeowners multiple peril		TOTAL									4,806,091,114	4,521,638,714	2,848,430,666	3,339,376,330	100.000%	

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MUTIPLE PERIL 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 %
BUSINESS_SUB_TYPE_CODE:					COMPANY_SUB_TYPE_CODE:				STATEMENT_TYPE_CODE:								
BB=Blue Cross/Blue Shield					C=Captive				Indicates the line of business of the Filing Statement submitted by the company for the annual filing period.								
HI=Hospital, Medical, and Dental Service or Indemnity (HMDI)					CF=Captive-Other (Filer)				F=Fraternal								
HM=Health Maintenance Organization (HMO)					CO=Captive-Other				L=Life, Accident, and Health								
LH=Limited Health Services Organization (LHSO)					CP=Captive-Pure				P=Property and Casualty								
OS=ODS (Organized Delivery System)					CS=Captive-Special Purpose Financial Insurer (Filer)				T=Title								
N=None					GM=City, Town, County, state, Parish, Township Mutual				X=Health								
MA=MEWA (Multiple Employers Welfare Arrangement)					ML=Manager managed Limited Liability Company												
MC=Motor Club					N =None												
PD=Prepaid Dental					NP=Non-Profit												
PF=Pre-Need Funeral					RC=Risk Retention Group (RRG) - Captive												
PL=Prepaid Legal					RM=Residual Market Mechanism												
SL=Surplus Lines					RR=RRG												
					RT=Risk Retention Group (RRG) - Traditional												
					SI=State Insurance Funds												
					SV=Special Purpose Vehicle												