

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION) 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 | 05.2. Commercial multiple peril (liability portion) | 16862 | 1842 Ins Co | Property and Casualty | N | Stock | N | P | Harford Grp | Licensed | MD | 323,075 | 212,954 | 0 | 120,467 | 0.075% | 0.075% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 31325 | Acadia Ins Co | Property and Casualty | N | Stock | N | P | W/ Berkeley Corp Grp | Licensed | IA | 518,029 | 547,770 | 97,513 | 90,659 | 0.120% | 0.194% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10220 | Accelerant Natl Ins Co | Property and Casualty | N | Stock | N | P | Acp Ins Mgmt Lk Grp | Licensed | DE | 50,387 | 25,962 | 16,417 | 33,214 | 0.012% | 0.206% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 16890 | Accelerant Specialty Ins Co | Property and Casualty | N | Stock | N | P | Acp Ins Mgmt Lk Grp | Authorized Surplus Lines V | AR | 69,149 | 32,988 | 0 | 23,132 | 0.016% | 0.222% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 20010 | Acceptance Ind Ins Co | Property and Casualty | N | Stock | N | P | Iat Reins Co Grp | Authorized Surplus Lines V | NE | 49,061 | 28,101 | 0 | 0 | 0.011% | 0.233% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 16835 | Accredited Specialty Ins Co | Property and Casualty | N | Stock | N | P | Accredited Ins Holdings | Authorized Surplus Lines V | AZ | 273,774 | 125,132 | 0 | 83,071 | 0.063% | 0.297% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 26379 | Accredited Surety & Cas Co Inc | Property and Casualty | N | Stock | N | P | Accredited Ins Holdings | Licensed | FL | 520,128 | 274,792 | 55,716 | 212,428 | 0.120% | 0.417% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 22667 | Ace Amer Ins Co | Property and Casualty | N | Stock | N | P | Chubb Ltd Grp | Licensed | PA | 358,004 | 551,887 | 0 | 38,747 | 0.083% | 0.500% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 20702 | Ace Fire Underwriters Ins Co | Property and Casualty | N | Stock | N | P | Chubb Ltd Grp | Licensed | PA | 212,402 | 253,522 | 233,308 | 276,540 | 0.049% | 0.549% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 20699 | Ace Prop & Cas Ins Co | Property and Casualty | N | Stock | N | P | Chubb Ltd Grp | Licensed | PA | 947,891 | 828,394 | 155,218 | 618,406 | 0.219% | 0.768% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 44318 | Admiral Ind Co | Property and Casualty | N | Stock | N | P | W/ Berkeley Corp Grp | Licensed | DE | 22,697 | 3,233 | 0 | 1,762 | 0.005% | 0.773% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10389 | Agent Alliance Ins Co | Property and Casualty | N | Stock | N | P | Allstate Ins Grp | Licensed | AL | 0 | 0 | 0 | -190,059 | 0.000% | 0.773% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 26883 | Aig Specialty Ins Co | Property and Casualty | N | Stock | N | P | American Intl Grp | Authorized Surplus Lines V | IL | 803,445 | 503,346 | 7,223 | 227,058 | 0.186% | 0.959% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 12833 | Aix Specialty Ins Co | Property and Casualty | N | Stock | N | P | The Hanover Ins Grp | Authorized Surplus Lines V | DE | 122,674 | 153,287 | 500,000 | 69,859 | 0.028% | 0.987% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 20222 | All Amer Ins Co | Property and Casualty | N | Stock | N | P | Central Mut Ins Co Gr | Licensed | OH | 547,345 | 545,608 | 383,642 | 169,639 | 0.126% | 1.113% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10127 | Allied Ins Co Of Amer | Property and Casualty | N | Stock | N | P | Nationwide Corp Grp | Licensed | OH | -1,325 | 46,329 | 73,581 | -86,245 | 0.000% | 1.113% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 42579 | Allied Prop & Cas Ins Co | Property and Casualty | N | Stock | N | P | Nationwide Corp Grp | Licensed | IA | 222,134 | 649,193 | 37,447 | 113,852 | 0.051% | 1.164% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 19489 | Allied World Assur Co Us Inc | Property and Casualty | N | Stock | N | P | Fairfax Fin Grp | Authorized Surplus Lines V | DE | 104,364 | 101,941 | 28,174 | 38,222 | 0.024% | 1.189% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 22730 | Allied World Ins Co | Property and Casualty | N | Stock | N | P | Fairfax Fin Grp | Licensed | NH | 0 | 0 | 0 | -4,406 | 0.000% | 1.189% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10690 | Allied World Natl Assur Co | Property and Casualty | N | Stock | N | P | Fairfax Fin Grp | Licensed | NH | 0 | 0 | 12,500 | -45,466 | 0.000% | 1.189% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 16624 | Allied World Specialty Ins Co | Property and Casualty | N | Stock | N | P | Fairfax Fin Grp | Licensed | DE | 7,829 | 7,924 | 0 | -15,841 | 0.002% | 1.190% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 24319 | Allied World Surplus Lines Ins Co | Property and Casualty | N | Stock | N | P | Fairfax Fin Grp | Authorized Surplus Lines V | AR | 715,878 | 634,629 | 90,000 | 145,637 | 0.165% | 1.356% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 41840 | Allmerica Fin Benefit Ins Co | Property and Casualty | N | Stock | N | P | The Hanover Ins Grp | Licensed | MI | 1,317,321 | 1,107,019 | 275,020 | 967,867 | 0.304% | 1.660% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 19240 | Allstate Ind Co | Property and Casualty | N | Stock | N | P | Allstate Ins Grp | Licensed | IL | 4,094,376 | 3,732,543 | 40,316 | 281,407 | 0.946% | 2.606% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 19232 | Allstate Ins Co | Property and Casualty | N | Stock | N | P | Allstate Ins Grp | Licensed | IL | 524,002 | 761,213 | 109,112 | 90,331 | 0.121% | 2.728% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 19100 | Amco Ins Co | Property and Casualty | N | Stock | N | P | Nationwide Corp Grp | Licensed | IA | 81,297 | 136,764 | 57,889 | 91,719 | 0.019% | 2.746% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 19720 | American Alt Ins Corp | Property and Casualty | N | Stock | N | P | Unich Re Grp | Licensed | DE | 164,033 | 128,099 | 1,827,000 | 780,958 | 0.038% | 2.784% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 21849 | American Automobile Ins Co | Property and Casualty | N | Stock | N | P | Allianz Ins Grp | Licensed | MO | 220,352 | 183,985 | 11,611 | 43,266 | 0.051% | 2.835% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10111 | American Bankers Ins Co Of FI | Property and Casualty | N | Stock | N | P | Assurant Inc Grp | Licensed | FL | 0 | 0 | 0 | -2,223 | 0.000% | 2.835% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 11240 | American Builders Ins Co | Property and Casualty | N | Stock | N | P | Builders Ins Grp | Licensed | DE | 70,290 | 63,114 | 0 | 10,052 | 0.016% | 2.851% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 20427 | American Cas Co Of Reading Pa | Property and Casualty | N | Stock | N | P | Cna Ins Grp | Licensed | PA | 723,531 | 755,469 | 58,374 | 328,008 | 0.167% | 3.019% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 19690 | American Economy Ins Co | Property and Casualty | N | Stock | N | P | Liberty Mut Grp | Licensed | IN | 0 | 0 | 0 | -6,261 | 0.000% | 3.019% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 23450 | American Family Home Ins Co | Property and Casualty | N | Stock | N | P | Munich Re Grp | Licensed | FL | 333,107 | 332,142 | 0 | 27,823 | 0.077% | 3.096% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10245 | American Federation Ins Co | Property and Casualty | N | Stock | N | P | Farmers Ins Grp | Authorized Surplus Lines V | TX | -182 | 485 | 0 | 189 | 0.000% | 3.096% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 24066 | American Fire & Cas Co | Property and Casualty | N | Stock | N | P | Liberty Mut Grp | Licensed | NH | 377,463 | 326,929 | 59,293 | 142,492 | 0.087% | 3.183% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 26247 | American Guar & Liab Ins | Property and Casualty | N | Stock | N | P | Zurich Ins Grp | Licensed | NY | 214,722 | 184,909 | 2,904 | 119,809 | 0.050% | 3.232% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 23469 | American Modern Home Ins Co | Property and Casualty | N | Stock | N | P | Munich Re Grp | Licensed | OH | 0 | 0 | 0 | -14,956 | 0.000% | 3.232% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10043 | American Natl Lloyds Ins Co | Property and Casualty | N | Syndicate | N | P | Brookfield Wealth Sol | Authorized Surplus Lines V | TX | 17,132 | 14,016 | 0 | 16,400 | 0.004% | 3.236% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 28401 | American Natl Prop & Cas Co | Property and Casualty | N | Stock | N | P | Brookfield Wealth Sol | Licensed | NE | 19,366 | 18,301 | 0 | 0 | 0.004% | 3.241% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 19615 | American Reliable Ins Co | Property and Casualty | N | Stock | N | P | Ecm Ins Grp | Licensed | AZ | 676,746 | 680,855 | 111,894 | 17,616 | 0.156% | 3.397% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 19992 | American Select Ins Co | Property and Casualty | N | Stock | N | P | Westfield Grp | Licensed | OH | 185,033 | 198,998 | 0 | 33,098 | 0.043% | 3.440% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 41998 | American Southern Home Ins Co | Property and Casualty | N | Stock | N | P | Munich Re Grp | Licensed | FL | 887,631 | 783,579 | 846 | 110,437 | 0.205% | 3.645% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 19704 | American States Ins Co | Property and Casualty | N | Stock | N | P | Liberty Mut Grp | Licensed | IN | 0 | 0 | 0 | -8,588 | 0.000% | 3.645% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 40142 | American Zurich Ins Co | Property and Casualty | N | Stock | N | P | Zurich Ins Grp | Licensed | IL | 303,973 | 236,576 | 11,050 | 105,457 | 0.070% | 3.715% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 19488 | Amerisure Ins Co | Property and Casualty | N | Stock | N | P | Amerisure Co Grp | Licensed | MI | 1,250,361 | 1,356,694 | 1,164,662 | 317,630 | 0.289% | 4.004% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 23396 | Amerisure Mut Ins Co | Property and Casualty | N | Mutual | N | P | Amerisure Co Grp | Licensed | MI | 663,373 | 1,114,234 | 123,532 | 325,224 | 0.153% | 4.158% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 11050 | Amerisure Partners Ins Co | Property and Casualty | N | Stock | N | P | Amerisure Co Grp | Licensed | MI | 32,988 | 41,416 | 168,712 | 226,122 | 0.008% | 4.165% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 42390 | Amguard Ins Co | Property and Casualty | N | Stock | N | P | Berkshire Hathaway G | Licensed | NE | 1,828,205 | 2,133,259 | 864,600 | 444,932 | 0.422% | 4.588% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 15954 | Amtrust Ins Co | Property and Casualty | N | Stock | N | P | Amtrust Financial Ser | Licensed | DE | 837 | 2,511 | 0 | 83 | 0.000% | 4.588% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10984 | Ansur Amer Ins | Property and Casualty | N | Stock | N | P | Frankenmuth Grp | Licensed | MI | 11,031 | 8,830 | 68 | -15,038 | 0.003% | 4.591% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 11150 | Arch Ins Co | Property and Casualty | N | Stock | N | P | Arch Ins Grp | Licensed | MO | 686,087 | 647,299 | 152,000 | -59,051 | 0.159% | 4.749% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 21199 | Arch Specialty Ins Co | Property and Casualty | N | Stock | N | P | Arch Ins Grp | Authorized Surplus Lines V | MO | 83,981 | 118,788 | 60,000 | 4,883 | 0.019% | 4.768% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 19860 | Argonaut Great Central Ins Co | Property and Casualty | N | Stock | N | P | Brookfield Wealth Sol | Licensed | NE | 21,435 | 425,921 | 396,580 | 839,762 | 0.005% | 4.773% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 19801 | Argonaut Ins Co | Property and Casualty | N | Stock | N | P | Brookfield Wealth Sol | Licensed | NE | 0 | 862 | 0 | -74,940 | 0.000% | 4.773% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 23752 | Ascot Ins Co | Property and Casualty | N | Stock | N | P | Ascot Ins Us Grp | Licensed | CO | 2,405,007 | 1,211,050 | 74,583 | 624,167 | 0.556% | 5.329% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 45055 | Ascot Specialty Ins Co | Property and Casualty | N | Stock | N | P | Ascot Ins Us Grp | Authorized Surplus Lines V | RI | 201,076 | 219,033 | 15,963 | 32,277 | 0.046% | 5.376% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 43460 | Aspen Amer Ins Co | Property and Casualty | N | Stock | N | P | Apollo Global Mgmt G | Licensed | TX | 72,002 | 72,095 | 47,336 | -63,338 | 0.017% | 5.392% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10717 | Aspen Specialty Ins Co | Property and Casualty | N | Stock | N | P | Apollo Global Mgmt G | Authorized Surplus Lines V | ND | 319,190 | 319,190 | 0 | 678,826 | 0.074% | 5.466% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 23140 | Associated Industries Ins Co Inc | Property and Casualty | N | Stock | N | P | Amtrust Financial Ser | Licensed | FL | 284,053 | 133,164 | 137,000 | -33,130 | 0.066% | 5.532% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 16427 | Ategrity Specialty Ins Co | Property and Casualty | N | Stock | N | P | Authorized Surplus Lines V | Licensed | DE | 285,395 | 241,466 | 26,292 | 102,041 | 0.066% | 5.598% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 27154 | Atlantic Specialty Ins Co | Property and Casualty | N | Stock | N | P | Intact Financial Grp | Licensed | NY | 401,648 | 392,582 | 0 | -346,032 | 0.093% | 5.691% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 22586 | Atlantic States Ins Co | Property and Casualty | N | Stock | N | P | Donegal Grp | Licensed | PA | 759,329 | 687,903 | 286,456 | 100,384 | 0.175% | 5.866% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 18988 | Auto Owners Ins Co | Property and Casualty | N | Mutual | N | P | Auto Owners Grp | Licensed | MI | 11,612,302 | 11,256,958 | 3,732,315 | 32,314 | 2.684% | 8.550% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 19062 | Automobile Ins Co Of Hartford Ct | Property and Casualty | N | Stock | N | P | Travelers Grp | Licensed | CT | 0 | 0 | 0 | 395 | 0.000% | 8.550% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 37273 | Axis Ins Co | Property and Casualty | N | Stock | N | P | Axis Capital Grp | Licensed | IL | 646 | 1,043 | 32,853 | 25,214 | 0.000% | 8.550% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 26620 | Axis Surplus Ins Co | Property and Casualty | N | Stock | N | P | Axis Capital Grp | Authorized Surplus Lines V | IL | 0 | 0 | 0 | -3,943 | 0.000% | 8.550% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 16495 | Azguard Ins Co | Property and Casualty | N | Stock | N | P | Berkshire Hathaway G | Authorized Surplus Lines V | NE | -3 | 87 | 0 | -3 | 0.000% | 8.550% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 33162 | Bankers Ins Co | Property and Casualty | N | Stock | N | P | Bankers Ins Grp | Licensed | FL | 164,817 | 176,990 | -8,468 | -4,762 | 0.038% | 8.588% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 38245 | Bcs Ins Co | Property and Casualty | N | Stock | N | P | Bcs Ins Grp | Licensed | OH | 681,612 | 676,666 | 123,988 | 244,688 | 0.158% | 8.745% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 17520 | Beazley Excess & Surplus Ins Inc | Property and Casualty | N | Stock | N | P | Beazley Grp | Authorized Surplus Lines V | CT | 539,696 | 264,473 | 0 | 90,775 | 0.125% | 8.870% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 41394 | Benchmark Ins Co | Property and Casualty | N | Stock | N | P | Benchmark Holding G | Licensed | KS | 529,369 | 356,071 | 30,412 | 127,232 | 0.122% | 8.992% |

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION) 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 | 05.2. Commercial multiple peril (liability portion) | 32603 | Berkley Ins Co | Property and Casualty | N | Stock | N | P | Wt Berkley Corp Grp | Licensed | DE | 0 | 0 | 0 | -107,813 | 0.000% | 8.992% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 38911 | Berkley Natl Ins Co | Property and Casualty | N | Stock | N | P | Wt Berkley Corp Grp | Licensed | IA | 366,042 | 243,693 | 1,267 | 316,841 | 0.085% | 9.077% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 29580 | Berkley Regional Ins Co | Property and Casualty | N | Stock | N | P | Wt Berkley Corp Grp | Licensed | IA | 27,105 | 72,415 | 0 | 371,773 | 0.006% | 9.083% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 31295 | Berkley Specialty Ins Co | Property and Casualty | N | Stock | N | P | Wt Berkley Corp Grp | Authorized Surplus Lines V | DE | 972,634 | 840,478 | 124,982 | 398,772 | 0.225% | 9.308% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10391 | Berkshire Hathaway Direct Ins Co | Property and Casualty | N | Stock | N | P | Berkshire Hathaway G | Licensed | NE | 3,231,983 | 2,838,252 | 292,970 | 1,369,789 | 0.747% | 10.055% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 22276 | Berkshire Hathaway Specialty Ins Co | Property and Casualty | N | Stock | N | P | Berkshire Hathaway G | Licensed | NE | 731,258 | 734,052 | 19,967 | 332,981 | 0.169% | 10.224% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 20095 | Bitco Gen Ins Corp | Property and Casualty | N | Stock | N | P | Old Republic Grp | Licensed | IA | 541,830 | 547,596 | 163,447 | -134,125 | 0.125% | 10.349% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 20109 | Bitco Natl Ins Co | Property and Casualty | N | Stock | N | P | Old Republic Grp | Licensed | IA | 123,399 | 127,125 | 7,015 | -189,294 | 0.029% | 10.378% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 12489 | Bridgeway Ins Co | Property and Casualty | N | Stock | N | P | Munich Re Grp | Authorized Surplus Lines V | DE | 0 | 0 | 0 | -113 | 0.000% | 10.378% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 13528 | Brotherhood Mut Ins Co | Property and Casualty | N | Mutual | N | P | | Licensed | IN | 4,197,224 | 4,113,899 | 307,557 | 1,321,768 | 0.970% | 11.348% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10844 | Builders Mut Ins Co | Property and Casualty | N | Mutual | N | P | Builders Grp | Licensed | NC | 31,301,626 | 29,567,062 | 5,919,411 | 17,025,598 | 7.234% | 18.581% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 13036 | Builders Premier Ins Co | Property and Casualty | N | Stock | N | P | Builders Grp | Licensed | NC | 11,013,366 | 10,688,124 | 1,463,607 | 4,799,021 | 2.545% | 21.127% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 23620 | Burlington Ins Co | Property and Casualty | N | Stock | N | P | Itg Co Grp | Authorized Surplus Lines V | IL | 52,836 | 53,047 | 8,635 | 10,873 | 0.012% | 21.139% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 12961 | Canopus Us Ins | Property and Casualty | N | Stock | N | P | | Authorized Surplus Lines V | DE | 14,133 | 11,060 | 0 | 9,935 | 0.003% | 21.142% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10472 | Capitol Ind Corp | Property and Casualty | N | Stock | N | P | Berkshire Hathaway G | Licensed | WI | 0 | 0 | 0 | -390 | 0.000% | 21.142% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10328 | Capitol Specialty Ins Corp | Property and Casualty | N | Stock | N | P | Berkshire Hathaway G | Authorized Surplus Lines V | WI | 0 | 0 | 3,500 | 38,400 | 0.000% | 21.142% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 20230 | Central Mut Ins Co | Property and Casualty | N | Stock | N | P | Central Mut Ins Co Gr | Licensed | OH | 3,433,490 | 3,191,784 | 682,483 | 975,948 | 0.793% | 21.936% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 20710 | Century Ind Co | Property and Casualty | N | Stock | N | P | Chubb Ltd Grp | Licensed | PA | 0 | 0 | 0 | -902,239 | 0.000% | 21.936% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 36951 | Century Surety Co | Property and Casualty | N | Stock | N | P | Bcbs Of Mi Grp | Authorized Surplus Lines V | OH | 365,601 | 538,504 | 37,150 | 316,231 | 0.084% | 22.020% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 25615 | Charter Oak Fire Ins Co | Property and Casualty | N | Stock | N | P | Travelers Grp | Licensed | CT | 6,432,354 | 6,240,637 | 487,525 | 2,186,985 | 1.487% | 23.507% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 22810 | Chicago Ins Co | Property and Casualty | N | Stock | N | P | Allianz Ins Grp | Licensed | IL | 285 | 570 | 0 | 0 | 0.000% | 23.507% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 38989 | Chubb Custom Ins Co | Property and Casualty | N | Stock | N | P | Chubb Ltd Grp | Authorized Surplus Lines V | NJ | 56,526 | 28,149 | 0 | -742 | 0.013% | 23.520% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 12777 | Chubb Ind Ins Co | Property and Casualty | N | Stock | N | P | Chubb Ltd Grp | Licensed | NY | 146,601 | 133,886 | 0 | 37,896 | 0.034% | 23.554% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10052 | Chubb Natl Ins Co | Property and Casualty | N | Stock | N | P | Chubb Ltd Grp | Licensed | IN | 42,705 | 19,945 | 0 | 6,252 | 0.010% | 23.563% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10669 | Church Ins Co | Property and Casualty | N | Stock | N | P | Church Pension Fund | Licensed | NY | 0 | 0 | 0 | -25,000 | 0.000% | 23.563% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 18767 | Church Mut Ins Co S I | Property and Casualty | N | Stock | N | P | Church Mut Grp | Licensed | WI | 3,935,499 | 4,188,706 | 1,863,397 | 2,364,201 | 0.909% | 24.473% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 31534 | Citizens Ins Co Of Amer | Property and Casualty | N | Stock | N | P | The Hanover Ins Grp | Licensed | MI | 829,992 | 919,975 | 184,351 | 1,849,015 | 0.192% | 24.665% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 34347 | Colonial Amer Cas & Surety Co | Property and Casualty | N | Stock | N | P | Zurich Ins Grp | Licensed | IL | 0 | 0 | 0 | 97 | 0.000% | 24.665% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 39993 | Colony Ins Co | Property and Casualty | N | Stock | N | P | Brookfield Wealth Sok | Authorized Surplus Lines V | NE | 48,090 | 29,843 | 13,000 | 52,937 | 0.011% | 24.676% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 31127 | Columbia Cas Co | Property and Casualty | N | Stock | N | P | Cna Ins Grp | Authorized Surplus Lines V | IL | 0 | 0 | 0 | 14,187 | 0.000% | 24.676% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 17151 | Concert Specialty Ins Co | Property and Casualty | N | Stock | N | P | Concert Grp Holdings | Authorized Surplus Lines V | MT | 485,900 | 427,248 | 0 | 22,040 | 0.112% | 24.788% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 29734 | Conifer Ins Co | Property and Casualty | N | Stock | N | P | Conifer Holdings Grp | Authorized Surplus Lines V | MI | 300 | 1,424 | 0 | 0 | 0.000% | 24.788% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 20443 | Continental Cas Co | Property and Casualty | N | Stock | N | P | Cna Ins Grp | Licensed | IL | 1,645,769 | 1,911,637 | 131,155 | 1,089,028 | 0.380% | 25.169% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 35289 | Continental Ins Co | Property and Casualty | N | Stock | N | P | Cna Ins Grp | Licensed | PA | 906,583 | 771,467 | 317,495 | 384,202 | 0.210% | 25.378% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10804 | Continental Western Ins Co | Property and Casualty | N | Stock | N | P | Wt Berkley Corp Grp | Licensed | IA | 661,487 | 549,217 | 85,785 | 156,488 | 0.153% | 25.531% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 37206 | Contractors Bonding & Ins Co | Property and Casualty | N | Stock | N | P | Rli Ins Grp | Licensed | IL | 0 | 0 | 0 | -286 | 0.000% | 25.531% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 13027 | Covington Specialty Ins Co | Property and Casualty | N | Stock | N | P | Berkshire Hathaway G | Authorized Surplus Lines V | NH | 528,529 | 571,059 | 5,440 | 152,056 | 0.122% | 25.653% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 31348 | Crum & Forster Ind Co | Property and Casualty | N | Stock | N | P | Fairfax Fin Grp | Licensed | DE | 16,248 | 11,998 | 0 | 6,510 | 0.004% | 25.657% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 44520 | Crum & Forster Specialty Ins Co | Property and Casualty | N | Stock | N | P | Fairfax Fin Grp | Authorized Surplus Lines V | DE | 259,022 | 245,892 | 12,913 | 107,343 | 0.060% | 25.717% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10847 | Cumis Ins Society Inc | Property and Casualty | N | Stock | N | P | Trustage Grp | Licensed | IA | 637,864 | 627,153 | 101,532 | 142,518 | 0.147% | 25.864% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 12758 | Cumis Specialty Ins Co Inc | Property and Casualty | N | Stock | N | P | Trustage Grp | Authorized Surplus Lines V | IA | 0 | -390 | 0 | -1,462 | 0.000% | 25.864% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 42587 | Depositors Ins Co | Property and Casualty | N | Stock | N | P | Nationwide Corp Grp | Licensed | IA | 92,385 | 255,126 | 407,500 | 237,276 | 0.021% | 25.885% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 42048 | Diamond State Ins Co | Property and Casualty | N | Stock | N | P | Global Ind Grp | Licensed | IN | 23,182 | 22,894 | 3,993 | 5,372 | 0.005% | 25.891% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 34711 | Digital Advantage Ins Co | Property and Casualty | N | Stock | N | P | Munich Re Grp | Licensed | DE | 0 | 0 | 0 | -1,095 | 0.000% | 25.891% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 13692 | Donegal Mut Ins Co | Property and Casualty | N | Mutual | N | P | Donegal Grp | Licensed | PA | 1,248,438 | 1,233,970 | 353,000 | 112,748 | 0.289% | 26.179% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 25186 | Emc Prop & Cas Ins Co | Property and Casualty | N | Stock | N | P | Emc Ins Co Grp | Licensed | IA | 227,869 | 196,551 | 9,853 | 482,028 | 0.053% | 26.232% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 21407 | Emcasco Ins Co | Property and Casualty | N | Stock | N | P | Emc Ins Co Grp | Licensed | IA | 39,426 | 75,510 | 8,077 | 161,647 | 0.009% | 26.241% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 21326 | Empire Fire & Marine Ins Co | Property and Casualty | N | Stock | N | P | Zurich Ins Grp | Licensed | IL | 0 | 0 | 0 | 8 | 0.000% | 26.241% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 21458 | Employers Ins Co Of Wausau | Property and Casualty | N | Stock | N | P | Liberty Mut Grp | Licensed | WI | 0 | 0 | 0 | -4,796 | 0.000% | 26.241% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 21415 | Employers Mut Cas Co | Property and Casualty | N | Mutual | N | P | Emc Ins Co Grp | Licensed | IA | 153,065 | 130,533 | 4,117 | 275,220 | 0.035% | 26.276% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 41718 | Endurance Amer Specialty Ins Co | Property and Casualty | N | Stock | N | P | Sompo Grp | Authorized Surplus Lines V | DE | 107,807 | 199,934 | 0 | -14,907 | 0.025% | 26.301% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 43630 | Endurance Risk Solutions Assur Co | Property and Casualty | N | Stock | N | P | Sompo Grp | Licensed | DE | 0 | 0 | 0 | -94 | 0.000% | 26.301% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 26263 | Erie Ins Co | Property and Casualty | N | Stock | N | P | Erie Ins Grp | Licensed | PA | 28,591,265 | 24,021,307 | 4,055,368 | 14,671,175 | 6.607% | 32.909% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 26271 | Erie Ins Exch | Property and Casualty | N | Reciprocal | N | P | Erie Ins Grp | Licensed | PA | 11,146,650 | 13,664,176 | 10,301,251 | 5,962,541 | 2.576% | 35.485% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 35378 | Evanston Ins Co | Property and Casualty | N | Stock | N | P | Markel Grp | Authorized Surplus Lines V | IL | 1,032,359 | 1,016,335 | 232,834 | 229,006 | 0.239% | 35.723% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10851 | Everest Ind Ins Co | Property and Casualty | N | Stock | N | P | Everest Reins Holding | Authorized Surplus Lines V | DE | 3,598,932 | 4,136,735 | 1,611,401 | 4,156,822 | 0.832% | 36.555% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10120 | Everest Natl Ins Co | Property and Casualty | N | Stock | N | P | Everest Reins Holding | Licensed | DE | 890,137 | 977,438 | 551,666 | 3,109,229 | 0.206% | 36.761% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 26921 | Everest Reins Co | Property and Casualty | N | Stock | N | P | Everest Reins Holding | Licensed | DE | 0 | 0 | 0 | 155 | 0.000% | 36.761% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 17043 | Everett Cash Mut Ins Co | Property and Casualty | N | Mutual | N | P | Ecm Ins Grp | Licensed | PA | 234,497 | 233,251 | 59,365 | -60,521 | 0.054% | 36.815% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 24961 | Everspan Ins Co | Property and Casualty | N | Stock | N | P | Ambac Financial Grp | Licensed | AZ | 29,389 | 8,368 | 0 | 3,469 | 0.007% | 36.822% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 11045 | Excelior Ins Co | Property and Casualty | N | Stock | N | P | Liberty Mut Grp | Licensed | NH | 0 | 0 | 0 | 5,595,969 | 0.000% | 36.822% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 15884 | Falls Lake Fire & Cas Co | Property and Casualty | N | Stock | N | P | James River Grp | Authorized Surplus Lines V | CA | 1,950 | 1,841 | 0 | 299 | 0.000% | 36.822% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 31925 | Falls Lake Natl Ins Co | Property and Casualty | N | Stock | N | P | James River Grp | Licensed | OH | 0 | 0 | 0 | -101 | 0.000% | 36.822% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 26298 | Farmers Prop & Cas Ins Co | Property and Casualty | N | Stock | N | P | Farmers Ins Grp | Licensed | RI | 0 | 0 | 0 | 98,968 | 0.000% | 36.822% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 41483 | Farrington Cas Co | Property and Casualty | N | Stock | N | P | Travelers Grp | Licensed | CT | 169,334 | 184,186 | 89,167 | 201,558 | 0.039% | 36.861% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10178 | Fcci Ins Co | Property and Casualty | N | Stock | N | P | Fcci Mut Ins Grp | Licensed | FL | 1,689,540 | 1,985,941 | 1,217,433 | 3,429,111 | 0.390% | 37.252% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 20281 | Federal Ins Co | Property and Casualty | N | Stock | N | P | Chubb Ltd Grp | Licensed | IN | 5,226,151 | 5,306,390 | 432,680 | -1,167,634 | 1.208% | 38.460% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 13935 | Federated Mut Ins Co | Property and Casualty | N | Mutual | N | P | Federated Mut Grp | Licensed | MN | 2,127,238 | 1,936,784 | 374,040 | 1,217,773 | 0.492% | 38.951% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 28304 | Federated Serv Ins Co | Property and Casualty | N | Stock | N | P | Federated Mut Grp | Licensed | MN | 231,044 | 228,098 | 15,850 | 51,528 | 0.053% | 39.005% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 39306 | Fidelity & Deposit Co Of Md | Property and Casualty | N | Stock | N | P | Zurich Ins Grp | Licensed | IL | 37,309 | 37,085 | 0 | -2,200 | 0.009% | 39.013% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 35386 | Fidelity & Guar Ins Co | Property and Casualty | N | Stock | N | P | Travelers Grp | Licensed | IA | 2,882,761 | 3,425,280 | 385,332 | 1,370,580 | 0.666% | 39.679% |

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION) 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 | 05.2. Commercial multiple peril (liability portion) | 25879 | Fidelity & Guar Ins Underwriters Inc | Property and Casualty | N | Stock | N | P | Travelers Grp | Licensed | WI | 0 | 0 | 0 | -13,515 | 0.000% | 36.679% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 21873 | Firemans Fund Ins Co | Property and Casualty | N | Stock | N | P | Allianz Ins Grp | Licensed | IL | 3,419,133 | 3,548,724 | 8,120,968 | 11,009,864 | 0.790% | 40.470% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 21784 | Firemens Ins Co Of Washington Dc | Property and Casualty | N | Stock | N | P | Wt Berkley Corp Grp | Licensed | DE | 611,485 | 592,813 | 113,308 | 215,817 | 0.141% | 40.611% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10657 | First Mercury Ins Co | Property and Casualty | N | Stock | N | P | Fairfax Fin Grp | Authorized Surplus Lines V | DE | 0 | 0 | 0 | 705 | 0.000% | 40.611% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 24724 | First Natl Ins Co Of Amer | Property and Casualty | N | Stock | N | P | Liberty Mut Grp | Licensed | NH | 0 | 0 | 0 | -1,268 | 0.000% | 40.611% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 40100 | Firstline Ins Co | Property and Casualty | N | Stock | N | P | Harford Grp | Licensed | MD | 576,903 | 556,129 | 484,814 | 1,061,106 | 0.133% | 40.744% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 11185 | Foremost Ins Co Grand Rapids Mi | Property and Casualty | N | Stock | N | P | Farmers Ins Grp | Licensed | MI | 0 | 0 | 0 | -10,149 | 0.000% | 40.744% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 11800 | Foremost Prop & Cas Ins Co | Property and Casualty | N | Stock | N | P | Farmers Ins Grp | Licensed | MI | 0 | 0 | 0 | -4,528 | 0.000% | 40.744% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 41513 | Foremost Signature Ins Co | Property and Casualty | N | Stock | N | P | Farmers Ins Grp | Licensed | MI | 0 | 0 | 0 | -24,141 | 0.000% | 40.744% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 16823 | Fortegra Specialty Ins Co | Property and Casualty | N | Stock | N | P | Tiptree Fin Grp | Authorized Surplus Lines V | AZ | 50,704 | 48,591 | 0 | 29,155 | 0.012% | 40.756% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 13986 | Frankenmuth Ins Co | Property and Casualty | N | Stock | N | P | Frankenmuth Grp | Licensed | MI | 14,293,248 | 13,169,050 | 3,519,947 | 4,797,728 | 3.303% | 44.059% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 14753 | Frederick Mut Ins Co | Property and Casualty | N | Mutual | N | P | | Licensed | MD | 261,659 | 254,306 | 48,993 | 21,428 | 0.060% | 44.120% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 22209 | Freedom Specialty Ins Co | Property and Casualty | N | Stock | N | P | Nationwide Corp Grp | Licensed | OH | 0 | 0 | 0 | -3 | 0.000% | 44.120% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 21253 | Garrison Prop & Cas Ins Co | Property and Casualty | N | Stock | N | P | United Serv Automob | Licensed | TX | 81,321 | 76,669 | 0 | 7,691 | 0.019% | 44.138% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10833 | Gemini Ins Co | Property and Casualty | N | Stock | N | P | Wt Berkley Corp Grp | Authorized Surplus Lines V | DE | 0 | 0 | 0 | -3 | 0.000% | 44.138% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 24414 | General Cas Co Of Wi | Property and Casualty | N | Stock | N | P | Qbe Ins Grp | Licensed | WI | -436,699 | -22,259 | 57,967 | -597,960 | -0.101% | 44.037% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 24732 | General Ins Co Of Amer | Property and Casualty | N | Stock | N | P | Liberty Mut Grp | Licensed | NH | 3,971,424 | 3,790,434 | 1,521,934 | 1,418,529 | 0.918% | 44.955% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 26611 | Glatfelter Ins Co | Property and Casualty | N | Stock | N | P | American Intl Grp | Licensed | DE | 0 | 0 | 0 | 8,713 | 0.000% | 44.955% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 12254 | Glencar Ins Co | Property and Casualty | N | Stock | N | P | Hannover Grp | Licensed | WI | 35,452 | 32,720 | 0 | 13,963 | 0.008% | 44.963% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 25569 | Gotham Ins Co | Property and Casualty | N | Stock | N | P | Coacion Global Inc G | Authorized Surplus Lines V | NY | 47,430 | 17,398 | 0 | -11,273 | 0.011% | 44.974% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 22098 | Grain Dealers Mut Ins Co | Property and Casualty | N | Mutual | N | P | American Family Ins C | Licensed | IN | 28,136 | 33,157 | 0 | 1,100 | 0.007% | 44.981% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 23809 | Granite State Ins Co | Property and Casualty | N | Stock | N | P | American Intl Grp | Licensed | IL | 1,427,039 | 1,742,306 | 8,388 | 646,670 | 0.330% | 45.311% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 25984 | Graphic Arts Mut Ins Co | Property and Casualty | N | Mutual | N | P | Utica Grp | Licensed | NY | 2,857,337 | 2,786,332 | 710,173 | 516,750 | 0.660% | 45.971% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 26832 | Great Amer Alliance Ins Co | Property and Casualty | N | Stock | N | P | American Financial G | Licensed | OH | 75,657 | 76,541 | 5,250 | 50,866 | 0.017% | 45.988% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 26344 | Great Amer Assur Co | Property and Casualty | N | Stock | N | P | American Financial G | Licensed | OH | 232,463 | 172,688 | 250,000 | -50,721 | 0.054% | 46.042% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 37532 | Great Amer E&S Ins Co | Property and Casualty | N | Stock | N | P | American Financial G | Authorized Surplus Lines V | OH | 0 | 0 | 0 | -323 | 0.000% | 46.042% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 16691 | Great Amer Ins Co | Property and Casualty | N | Stock | N | P | American Financial G | Licensed | OH | 1,852,742 | 1,609,182 | 24,955 | 330,422 | 0.428% | 46.470% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 22136 | Great Amer Ins Co Of Ny | Property and Casualty | N | Stock | N | P | American Financial G | Licensed | NY | 219,582 | 217,871 | 109,532 | -157,698 | 0.051% | 46.521% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 33723 | Great Amer Spirit Ins Co | Property and Casualty | N | Stock | N | P | American Financial G | Licensed | OH | 5,445 | 2,621 | 0 | 619 | 0.001% | 46.522% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 25224 | Great Divide Ins Co | Property and Casualty | N | Stock | N | P | Wt Berkley Corp Grp | Licensed | ND | 18,160 | 17,382 | 0 | -594 | 0.004% | 46.527% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 20303 | Great Northern Ins Co | Property and Casualty | N | Stock | N | P | Chubb Ltd Grp | Licensed | IN | 1,630,712 | 1,611,620 | 30,822 | 257,462 | 0.377% | 46.903% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 22187 | Greater Ny Mut Ins Co | Property and Casualty | N | Mutual | N | P | Greater Ny Grp | Licensed | NY | 1,433 | 3,160 | 0 | -10,598 | 0.000% | 46.904% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 22322 | Greenwich Ins Co | Property and Casualty | N | Stock | N | P | Axa Ins Grp | Licensed | DE | 12,861 | 1,646 | 4,790 | 33,483 | 0.003% | 46.907% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 15032 | Guideone Ins Co | Property and Casualty | N | Stock | N | P | Guideone Ins Grp | Licensed | IA | 1,116,799 | 899,205 | 130,103 | 310,857 | 0.258% | 47.165% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 14167 | Guideone Natl Ins Co | Property and Casualty | N | Stock | N | P | Guideone Ins Grp | Authorized Surplus Lines V | IA | 0 | 0 | 0 | 14,491 | 0.000% | 47.165% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 14559 | Guideone Specialty Ins Co | Property and Casualty | N | Stock | N | P | Guideone Ins Grp | Licensed | IA | 99,088 | 79,778 | 0 | -31,144 | 0.023% | 47.188% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 17534 | Hadron Specialty Ins Co | Property and Casualty | N | Stock | N | P | Acp Ins Mgmt Llc Grp | Authorized Surplus Lines V | AR | 12,668 | 7,245 | 0 | 3,593 | 0.003% | 47.191% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 36064 | Hanover Amer Ins Co | Property and Casualty | N | Stock | N | P | The Hanover Ins Grp | Licensed | NH | 3,620,164 | 3,800,767 | 477,289 | 357,785 | 0.837% | 48.027% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 22292 | Hanover Ins Co | Property and Casualty | N | Stock | N | P | The Hanover Ins Grp | Licensed | NH | 2,328,215 | 2,223,630 | 932,457 | 537,834 | 0.538% | 48.565% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 26433 | Harco Natl Ins Co | Property and Casualty | N | Stock | N | P | Iat Reins Co Grp | Licensed | IL | 0 | 206 | 0 | 3,820 | 0.000% | 48.565% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 14141 | Harford Mut Ins Co | Property and Casualty | N | Stock | N | P | Harford Grp | Licensed | MD | 3,967,210 | 4,065,304 | 434,975 | 2,971,372 | 0.917% | 49.482% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 23582 | Harleysville Ins Co | Property and Casualty | N | Stock | N | P | Nationwide Corp Grp | Licensed | OH | 590,495 | 870,181 | 228,405 | 476,688 | 0.136% | 49.619% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 35696 | Harleysville Preferred Ins Co | Property and Casualty | N | Stock | N | P | Nationwide Corp Grp | Licensed | OH | 162,074 | 67,499 | 62,576 | 300,461 | 0.037% | 49.656% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 26182 | Harleysville Worcester Ins Co | Property and Casualty | N | Stock | N | P | Nationwide Corp Grp | Licensed | OH | 239,288 | 278,950 | 556,833 | 353,758 | 0.055% | 49.711% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 22357 | Hartford Accident & Ind Co | Property and Casualty | N | Stock | N | P | Hartford Fire & Cas G | Licensed | CT | 697,057 | 666,439 | -979,156 | -917,851 | 0.161% | 49.872% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 29424 | Hartford Cas Ins Co | Property and Casualty | N | Stock | N | P | Hartford Fire & Cas G | Licensed | IN | 1,503,826 | 1,581,226 | 403,366 | 681,901 | 0.348% | 50.220% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 19682 | Hartford Fire Ins Co | Property and Casualty | N | Stock | N | P | Hartford Fire & Cas G | Licensed | CT | 2,672,264 | 2,283,795 | 2,637,879 | 1,855,348 | 0.618% | 50.837% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 37478 | Hartford Ins Co Of The Midwest | Property and Casualty | N | Stock | N | P | Hartford Fire & Cas G | Licensed | IN | 20,033 | 29,460 | 773,500 | 337,839 | 0.005% | 50.842% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 30104 | Hartford Underwriters Ins Co | Property and Casualty | N | Stock | N | P | Hartford Fire & Cas G | Licensed | CT | 6,058,013 | 6,026,242 | 3,977,288 | 5,842,543 | 1.400% | 52.242% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 41343 | Hdi Global Ins Co | Property and Casualty | N | Stock | N | P | Hannover Grp | Licensed | IL | 0 | 416 | 0 | 230 | 0.000% | 52.242% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10200 | Hiscox Ins Co Inc | Property and Casualty | N | Stock | N | P | Hiscox Ins Grp | Licensed | IL | 444,153 | 394,078 | 0 | 237,657 | 0.103% | 52.345% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 34452 | Homeland Ins Co Of Ny | Property and Casualty | N | Stock | N | P | Intact Financial Grp | Authorized Surplus Lines V | NY | 0 | 0 | 0 | -11,648 | 0.000% | 52.345% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 11156 | Homestite Ins Co Of Fl | Property and Casualty | N | Stock | N | P | American Family Ins G | Authorized Surplus Lines V | IL | -2,857 | 169,878 | 0 | 95,988 | -0.001% | 52.344% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 14027 | Hospitality Ins Co | Property and Casualty | N | Stock | N | P | Hospitality Grp | Licensed | CT | 26,838 | 28,667 | 0 | 0 | 0.006% | 52.350% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 42374 | Houston Cas Co | Property and Casualty | N | Stock | N | P | Tokio Marine Holdings | Authorized Surplus Lines V | TX | 2,683,311 | 2,736,896 | 828,693 | 1,190,077 | 0.620% | 52.970% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 27960 | Illinois Union Ins Co | Property and Casualty | N | Stock | N | P | Chubb Ltd Grp | Authorized Surplus Lines V | IL | 28,598 | 40,388 | 0 | -16,581 | 0.007% | 52.977% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 43575 | Indemnity Ins Co Of North Amer | Property and Casualty | N | Stock | N | P | Chubb Ltd Grp | Licensed | PA | 58,908 | 53,788 | 300,000 | 138,175 | 0.014% | 52.991% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 36940 | Indian Harbor Ins Co | Property and Casualty | N | Stock | N | P | Axa Ins Grp | Authorized Surplus Lines V | DE | 0 | 0 | 0 | -5,405 | 0.000% | 52.991% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 22713 | Insurance Co Of N Amer | Property and Casualty | N | Stock | N | P | Chubb Ltd Grp | Licensed | PA | 0 | 0 | 0 | 4 | 0.000% | 52.991% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 22829 | Interstate Fire & Cas Co | Property and Casualty | N | Stock | N | P | Allianz Ins Grp | Authorized Surplus Lines V | IL | 180,212 | 158,120 | 0 | 3,003 | 0.042% | 53.032% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10749 | Intrepid Ins Co | Property and Casualty | N | Stock | N | P | Wt Berkley Corp Grp | Licensed | IA | 1,423,520 | 1,328,451 | 1,236,472 | -504,231 | 0.329% | 53.361% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 14338 | Iowa Mut Ins Co | Property and Casualty | N | Mutual | N | P | Encova Mut Ins Grp | Not Licensed | OH | 0 | 0 | 0 | -100 | 0.000% | 53.361% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 14354 | Jewelers Mut Ins Co S I | Property and Casualty | N | Stock | N | P | Jewelers Mut Grp | Licensed | WI | 201,817 | 225,065 | 0 | -222 | 0.047% | 53.408% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 12199 | Keystone Natl Ins Co | Property and Casualty | N | Stock | N | P | Mutual Capital Grp Inc | Licensed | PA | 166,447 | 171,686 | 5,000 | 16,681 | 0.038% | 53.446% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 15366 | Knight Specialty Ins Co | Property and Casualty | N | Stock | N | P | Knightsbrook Ins Grp | Authorized Surplus Lines V | DE | 10,150 | 4,533 | 0 | 0 | 0.002% | 53.449% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 33138 | Landmark Amer Ins Co | Property and Casualty | N | Stock | N | P | Berkshire Hathaway G | Authorized Surplus Lines V | NH | 0 | 0 | 0 | 272 | 0.000% | 53.449% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 19437 | Lexington Ins Co | Property and Casualty | N | Stock | N | P | American Intl Grp | Authorized Surplus Lines V | DE | 370,022 | 304,174 | 0 | 133,614 | 0.086% | 53.534% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 23035 | Liberty Mut Fire Ins Co | Property and Casualty | N | Stock | N | P | Liberty Mut Grp | Licensed | WI | 0 | 0 | 68,127 | 245,860 | 0.000% | 53.534% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 23043 | Liberty Mut Ins Co | Property and Casualty | N | Stock | N | P | Liberty Mut Grp | Licensed | MA | 0 | 0 | 68,127 | 245,803 | 0.000% | 53.534% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10725 | Liberty Surplus Ins Corp | Property and Casualty | N | Stock | N | P | Liberty Mut Grp | Authorized Surplus Lines V | NH | 0 | 0 | 0 | 1,255 | 0.000% | 53.534% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 40550 | Lio Ins Co | Property and Casualty | N | Stock | N | P | Lio Holdings Co Grp | Licensed | AZ | 214,848 | 183,120 | 0 | 41,532 | 0.050% | 53.584% |

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION) 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 | 05.2. Commercial multiple peril (liability portion) | 14400 | Lititz Mut Ins Co | Property and Casualty | N | Mutual | N | P | Lititz Mut Grp | Licensed | PA | 453,705 | 437,077 | 36,335 | 80,708 | 0.105% | 53.689% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 13600 | Lm Ins Corp | Property and Casualty | N | Stock | N | P | Liberty Mut Grp | Licensed | IL | 0 | 0 | 0 | 17 | 0.000% | 53.689% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10051 | Lyndon Southern Ins Co | Property and Casualty | N | Stock | N | P | Tiptree Fin Grp | Licensed | DE | 394 | 379 | 0 | -9,416 | 0.000% | 53.689% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 42617 | Mag Mut Ins Co | Property and Casualty | N | Mutual | N | P | Mag Mut Ins Grp | Licensed | GA | 0 | 28 | 1,127 | -147,661 | 0.000% | 53.689% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 29939 | Main St Amer Assur Co | Property and Casualty | N | Stock | N | P | American Family Ins G | Licensed | FL | 3,037,992 | 3,548,894 | 1,761,465 | 213,394 | 0.702% | 54.391% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 36897 | Manufacturers Alliance Ins Co | Property and Casualty | N | Stock | N | P | Old Republic Grp | Licensed | PA | 140,514 | 102,366 | 0 | 104,907 | 0.032% | 54.423% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 28932 | Markel Amer Ins Co | Property and Casualty | N | Stock | N | P | Markel Grp | Licensed | VA | 507,760 | 508,742 | 0 | 15,609 | 0.117% | 54.541% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 38970 | Markel Ins Co | Property and Casualty | N | Stock | N | P | Markel Grp | Licensed | IL | 1,161,891 | 1,285,157 | 1,621,683 | 1,334,201 | 0.269% | 54.809% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 22306 | Massachusetts Bay Ins Co | Property and Casualty | N | Stock | N | P | The Hanover Ins Grp | Licensed | NH | 2,296,339 | 2,257,441 | 766,924 | 933,926 | 0.531% | 55.340% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 26743 | Maxum Ind Co | Property and Casualty | N | Stock | N | P | Hartford Fire & Cas G | Authorized Surplus Lines V | CT | 315,655 | 287,743 | 4,097 | 65,077 | 0.073% | 55.413% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 36838 | Mesa Underwriters Specialty Ins Co | Property and Casualty | N | Stock | N | P | Selective Ins Grp | Authorized Surplus Lines V | NJ | 1,161,156 | 1,058,075 | 106,898 | 351,367 | 0.268% | 55.681% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 16203 | Mgt Ins Co | Property and Casualty | N | Stock | N | P | Mgt Grp | Licensed | WI | 339,638 | 382,758 | 305 | -116,813 | 0.078% | 55.760% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 21887 | Mid Century Ins Co | Property and Casualty | N | Stock | N | P | Farmers Ins Grp | Licensed | CA | 1,864 | 1,920 | 0 | 0 | 0.000% | 55.760% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 23434 | Middlesex Ins Co | Property and Casualty | N | Stock | N | P | Sentry Ins Grp | Licensed | WI | 0 | 0 | 0 | -24 | 0.000% | 55.760% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 27138 | Midvale Ind Co | Property and Casualty | N | Stock | N | P | American Family Ins G | Licensed | WI | 674,101 | 364,524 | 131,618 | 212,221 | 0.156% | 55.916% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 26662 | Millford Cas Ins Co | Property and Casualty | N | Stock | N | P | Amtrust Financial Ser | Licensed | DE | 212,468 | 144,223 | 0 | 40,396 | 0.049% | 55.965% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 14575 | Millers Capital Ins Co | Property and Casualty | N | Stock | N | P | | Licensed | PA | 301,018 | 274,663 | 0 | 149,703 | 0.070% | 56.035% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 20362 | Mitsui Sumitomo Ins Co Of Amer | Property and Casualty | N | Stock | N | P | Ms & Ad Ins Grp | Licensed | NY | 5,102 | 1,906 | 0 | -15,513 | 0.001% | 56.036% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 22551 | Mitsui Sumitomo Ins Usa Inc | Property and Casualty | N | Stock | N | P | Ms & Ad Ins Grp | Licensed | NY | 53,386 | 52,826 | 0 | 10,324 | 0.012% | 56.048% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 32506 | Monroe Guar Ins Co | Property and Casualty | N | Stock | N | P | Fcci Mut Ins Grp | Licensed | IN | 1,155,903 | 1,039,073 | 36,133 | 604,268 | 0.267% | 56.315% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 14613 | Montgomery Mut Ins Co | Property and Casualty | N | Mutual | N | P | Liberty Mut Grp | Licensed | MA | 0 | 0 | 0 | -23,731 | 0.000% | 56.315% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 13331 | Motorists Commercial Mut Ins Co | Property and Casualty | N | Mutual | N | P | Encova Mut Ins Grp | Licensed | OH | 580,290 | 525,148 | 109,602 | 261,205 | 0.134% | 56.449% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 14621 | Motorists Mut Ins Co | Property and Casualty | N | Mutual | N | P | Encova Mut Ins Grp | Licensed | OH | 38 | 2 | 0 | 0 | 0.000% | 56.449% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 37974 | Mt Hawley Ins Co | Property and Casualty | N | Stock | N | P | Rli Ins Grp | Authorized Surplus Lines V | IL | 0 | 0 | 0 | -4 | 0.000% | 56.449% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 16632 | National Builders Ins Co | Property and Casualty | N | Stock | N | P | Builders Ins Grp | Licensed | DE | -551 | 19,795 | 0 | 16,645 | 0.000% | 56.449% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 11991 | National Cas Co | Property and Casualty | N | Stock | N | P | Nationwide Corp Grp | Licensed | OH | 1,946 | 13,248 | 564,175 | -131,145 | 0.000% | 56.450% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 16217 | National Farmers Union Prop & Cas | Property and Casualty | N | Stock | N | P | Allstate Ins Grp | Licensed | NC | 0 | 0 | 0 | 1,201 | 0.000% | 56.450% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 20079 | National Fire & Marine Ins Co | Property and Casualty | N | Stock | N | P | Berkshire Hathaway G | Authorized Surplus Lines V | NE | 56,420 | 53,122 | 0 | 36,962 | 0.013% | 56.463% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 20478 | National Fire Ins Co Of Hartford | Property and Casualty | N | Stock | N | P | Cna Ins Grp | Licensed | IL | 1,222,057 | 1,132,769 | 432,959 | 571,695 | 0.282% | 56.745% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 22608 | National Specialty Ins Co | Property and Casualty | N | Stock | N | P | Markel Grp | Licensed | TX | 14,802 | 12,802 | 0 | 9,000 | 0.003% | 56.749% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 21881 | National Surety Corp | Property and Casualty | N | Stock | N | P | Allianz Ins Grp | Licensed | IL | 0 | 0 | 206,128 | 97,296 | 0.000% | 56.749% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 20141 | National Trust Ins Co | Property and Casualty | N | Stock | N | P | Fcci Mut Ins Grp | Licensed | IN | 1,176,686 | 1,231,362 | 381,499 | 601,851 | 0.272% | 57.020% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 19445 | National Union Fire Ins Co Of Pittsb | Property and Casualty | N | Stock | N | P | American Intl Grp | Licensed | PA | 3,687,089 | 3,516,617 | 932,626 | 1,284,092 | 0.852% | 57.873% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 26093 | Nationwide Affinity Co Of Amer | Property and Casualty | N | Stock | N | P | Nationwide Corp Grp | Licensed | OH | 985,227 | 1,033,659 | 642,015 | -109,346 | 0.228% | 58.100% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 28223 | Nationwide Agribusiness Ins Co | Property and Casualty | N | Stock | N | P | Nationwide Corp Grp | Licensed | IA | 15,781 | 19,101 | 0 | 16,394 | 0.004% | 58.104% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10723 | Nationwide Assur Co | Property and Casualty | N | Stock | N | P | Nationwide Corp Grp | Licensed | OH | 2,250,427 | 2,589,956 | 117,496 | 426,952 | 0.520% | 58.624% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 23760 | Nationwide Gen Ins Co | Property and Casualty | N | Stock | N | P | Nationwide Corp Grp | Licensed | OH | 764,567 | 882,885 | 170,185 | 423,216 | 0.177% | 58.801% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 25453 | Nationwide Ins Co Of Amer | Property and Casualty | N | Stock | N | P | Nationwide Corp Grp | Licensed | OH | 11,794 | 1,343 | 0 | -23 | 0.003% | 58.803% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10948 | Nationwide Ins Co Of Fl | Property and Casualty | N | Stock | N | P | Nationwide Corp Grp | Licensed | OH | 1,542,687 | 1,850,643 | 140,818 | 71,851 | 0.357% | 59.160% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 23787 | Nationwide Mut Ins Co | Property and Casualty | N | Mutual | N | P | Nationwide Corp Grp | Licensed | OH | -56,485 | -17,558 | 1,404,586 | -154,645 | -0.013% | 59.147% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 37877 | Nationwide Prop & Cas Ins Co | Property and Casualty | N | Stock | N | P | Nationwide Corp Grp | Licensed | OH | 8,932 | 38,953 | 207,293 | -99,979 | 0.002% | 59.149% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 42307 | Navigators Ins Co | Property and Casualty | N | Stock | N | P | Hartford Fire & Cas G | Licensed | NY | 466,630 | 418,125 | 0 | 14,165 | 0.108% | 59.257% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 24171 | Netherlands Ins Co The | Property and Casualty | N | Stock | N | P | Liberty Mut Grp | Licensed | NH | 0 | 0 | 210,798 | 8,519 | 0.000% | 59.257% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 23841 | New Hampshire Ins Co | Property and Casualty | N | Stock | N | P | American Intl Grp | Licensed | IL | 299,033 | 292,347 | 15,243 | 113,371 | 0.069% | 59.326% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 16608 | New York Marine & Gen Ins Co | Property and Casualty | N | Stock | N | P | Coaction Global Inc G | Licensed | NY | 638,412 | 728,943 | 185,503 | 92,506 | 0.148% | 59.473% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 16285 | Next Ins Us Co | Property and Casualty | N | Stock | N | P | Munich Re Grp | Licensed | DE | 145,902 | 37,864 | 0 | 19,254 | 0.034% | 59.507% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 14788 | Ngm Ins Co | Property and Casualty | N | Stock | N | P | American Family Ins G | Licensed | FL | 0 | 0 | 85,000 | 28,752 | 0.000% | 59.507% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 14842 | North Carolina Farm Bur Mut Ins Co | Property and Casualty | N | Mutual | N | P | North Carolina Farm B | Licensed | NC | 5,184,830 | 4,983,549 | 937,621 | 1,643,345 | 1.198% | 60.705% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 16683 | North Carolina Grange Mut Ins Co | Property and Casualty | N | Mutual | N | P | | Licensed | NC | 49,727 | 52,674 | 0 | 0 | 0.011% | 60.717% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 13167 | North Light Specialty Ins Co | Property and Casualty | N | Stock | N | P | Allstate Ins Grp | Authorized Surplus Lines V | IL | 2,862 | 2,984 | 0 | 0 | 0.001% | 60.717% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 27740 | North Pointe Ins Co | Property and Casualty | N | Stock | N | P | Qbe Ins Grp | Licensed | PA | 0 | 0 | 0 | -1,889 | 0.000% | 60.717% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 21105 | North River Ins Co | Property and Casualty | N | Stock | N | P | Fairfax Fin Grp | Licensed | NJ | 17,646 | 110,439 | 22,364 | -16,017 | 0.004% | 60.722% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 24015 | Northeast Ins Co | Property and Casualty | N | Stock | N | P | Travelers Grp | Licensed | CT | 0 | 0 | 0 | 539 | 0.000% | 60.722% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 42552 | Nova Cas Co | Property and Casualty | N | Stock | N | P | The Hanover Ins Grp | Licensed | NY | 678,948 | 692,015 | 291,124 | -126,499 | 0.157% | 60.878% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 24074 | Ohio Cas Ins Co | Property and Casualty | N | Stock | N | P | Liberty Mut Grp | Licensed | NH | 249,043 | 259,524 | 10,872 | 88,168 | 0.058% | 60.936% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 24104 | Ohio Farmers Ins Co | Property and Casualty | N | Mutual | N | P | Westfield Grp | Licensed | OH | 48,009 | 41,831 | 7,138 | 16,111 | 0.011% | 60.947% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 24082 | Ohio Security Ins Co | Property and Casualty | N | Stock | N | P | Liberty Mut Grp | Licensed | NH | 14,615,635 | 14,457,679 | 5,607,887 | 1,911,597 | 3.378% | 64.325% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 17558 | Old Guard Ins Co | Property and Casualty | N | Stock | N | P | Westfield Grp | Licensed | OH | 705,802 | 671,749 | 87,807 | 444,351 | 0.163% | 64.488% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 31143 | Old Republic Union Ins Co | Property and Casualty | N | Stock | N | P | Old Republic Grp | Authorized Surplus Lines V | IL | 74,165 | 36,399 | 0 | -32,267 | 0.017% | 64.505% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 32700 | Owners Ins Co | Property and Casualty | N | Stock | N | P | Auto Owners Grp | Licensed | OH | 22,354,843 | 21,612,239 | 5,864,309 | 11,635,399 | 5.166% | 69.671% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 22748 | Pacific Employers Ins Co | Property and Casualty | N | Stock | N | P | Chubb Ltd Grp | Licensed | PA | 9,034 | 32,730 | 0 | 6,794 | 0.002% | 69.673% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 20346 | Pacific Ind Co | Property and Casualty | N | Stock | N | P | Chubb Ltd Grp | Licensed | DE | 302,478 | 323,555 | 846 | -40,103 | 0.070% | 69.743% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10859 | Park Natl Ins Co | Property and Casualty | N | Stock | N | P | Amtrust Financial Ser | Licensed | DE | 0 | 0 | 0 | -14,989 | 0.000% | 69.743% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 18333 | Peerless Ind Ins Co | Property and Casualty | N | Stock | N | P | Liberty Mut Grp | Licensed | IL | 0 | 0 | 0 | 149,710 | 0.000% | 69.743% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 24198 | Peerless Ins Co | Property and Casualty | N | Stock | N | P | Liberty Mut Grp | Licensed | NH | 0 | 0 | 3,810 | -158,370 | 0.000% | 69.743% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 34118 | Peelus Ins Co | Property and Casualty | N | Stock | N | P | Brookfield Wealth Sol | Authorized Surplus Lines V | NE | -19,845 | 26,319 | 0 | 64,386 | -0.005% | 69.739% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 14958 | Peninsula Ins Co | Property and Casualty | N | Stock | N | P | Donegal Grp | Licensed | PA | 51,544 | 58,931 | 2,425 | 299,176 | 0.012% | 69.750% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 32859 | Penn Amer Ins Co | Property and Casualty | N | Stock | N | P | Global Ind Grp | Authorized Surplus Lines V | PA | 398,133 | 388,936 | 0 | 34,087 | 0.092% | 69.842% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 32441 | Penn Natl Security Ins Co | Property and Casualty | N | Stock | N | P | Pennsylvania Natl Ins | Licensed | PA | 352,012 | 342,026 | 87,078 | 102,159 | 0.081% | 69.924% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10673 | Penn Star Ins Co | Property and Casualty | N | Stock | N | P | Global Ind Grp | Authorized Surplus Lines V | PA | 48,339 | 50,016 | 24,750 | -12,520 | 0.011% | 69.935% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 12262 | Pennsylvania Manufacturers Assoc Ins | Property and Casualty | N | Stock | N | P | Old Republic Grp | Licensed | PA | 422,215 | 299,829 | 6,679 | 272,306 | 0.098% | 70.033% |

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION) 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 | 05.2. Commercial multiple peril (liability portion) | 41424 | Pennsylvania Manufacturers Ind Co | Property and Casualty | N | Stock | N | P | Old Republic Grp | Licensed | PA | 7,506 | 90,936 | 0 | 60,269 | 0.002% | 70.034% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 14990 | Pennsylvania Natl Mut Cas Ins Co | Property and Casualty | N | Mutual | N | P | Pennsylvania Natl Ins | Licensed | PA | 999,312 | 957,207 | 2,322,478 | 2,693,314 | 0.231% | 70.265% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 13714 | Pharmacists Mut Ins Co | Property and Casualty | N | Mutual | N | P | Pharmacists Mut Grp | Licensed | IA | 477,345 | 502,373 | 329,294 | 438,497 | 0.110% | 70.376% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 18058 | Philadelphia Ind Ins Co | Property and Casualty | N | Stock | N | P | Tokio Marine Holdings | Licensed | PA | 17,488,320 | 17,030,654 | 3,319,699 | 5,283,917 | 4.042% | 74.417% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 25623 | Phoenix Ins Co | Property and Casualty | N | Stock | N | P | Travelers Grp | Licensed | CT | 6,991,157 | 7,060,024 | 1,403,059 | 3,861,150 | 1.616% | 76.033% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 17335 | Piedmont Mut Ins Co | Property and Casualty | N | Mutual | N | P | | Licensed | NC | 26,566 | 28,446 | 0 | 0 | 0.006% | 76.039% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 30945 | Plaza Ins Co | Property and Casualty | N | Stock | N | P | Liberty Mut Grp | Licensed | IA | 0 | 0 | 0 | -41 | 0.000% | 76.039% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 37257 | Praetorian Ins Co | Property and Casualty | N | Stock | N | P | Qbe Ins Grp | Licensed | PA | 0 | 0 | 0 | 26,297 | 0.000% | 76.039% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10786 | Princeton Excess & Surplus Lines Ins | Property and Casualty | N | Stock | N | P | Munich Re Grp | Authorized Surplus Lines W | DE | 241,503 | 239,790 | 0 | 54,470 | 0.056% | 76.095% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 38784 | Progressive Southeastern Ins Co | Property and Casualty | N | Stock | N | P | Progressive Grp | Licensed | IN | 1,051,871 | 827,520 | 195,831 | 799,728 | 0.243% | 76.338% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 34690 | Property & Cas Ins Co Of Hartford | Property and Casualty | N | Stock | N | P | Hartford Fire & Cas G | Licensed | IN | 1,321,899 | 392,240 | 0 | 572,788 | 0.305% | 76.643% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 39217 | Qbe Ins Corp | Property and Casualty | N | Stock | N | P | Qbe Ins Grp | Licensed | PA | -53,184 | 16,332 | 7,500 | -194,190 | -0.012% | 76.631% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 11515 | Qbe Specialty Ins Co | Property and Casualty | N | Stock | N | P | Qbe Ins Grp | Authorized Surplus Lines W | ND | -2,710 | 3,589 | 0 | -25,254 | -0.001% | 76.630% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 24449 | Regent Ins Co | Property and Casualty | N | Stock | N | P | Qbe Ins Grp | Licensed | WI | 9,162 | 13,245 | 0 | 107,265 | 0.002% | 76.632% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 12475 | Republic Franklin Ins Co | Property and Casualty | N | Stock | N | P | Utica Grp | Licensed | OH | 1,221,562 | 985,409 | 57,673 | 486,324 | 0.282% | 76.915% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 40479 | Republic Vanguard Ins Co | Other Risk-Bearing Entity | N | Stock | N | P | Amtrust Financial Ser | Authorized Surplus Lines W | AZ | 0 | 0 | 0 | -325 | 0.000% | 76.915% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 36684 | Riverport Ins Co | Property and Casualty | N | Stock | N | P | Wt Berkley Corp Grp | Licensed | IA | 1,100 | 2,656 | 0 | 213 | 0.000% | 76.915% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 13056 | Rli Ins Co | Property and Casualty | N | Stock | N | P | Rli Ins Grp | Licensed | IL | 165,664 | 170,327 | 0 | 57,151 | 0.038% | 76.953% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 16650 | Rockingham Specialty Inc | Property and Casualty | N | Stock | N | P | Rockingham Grp | Authorized Surplus Lines W | VA | -622 | 14,313 | 0 | -21,999 | 0.000% | 76.953% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 11134 | Rural Trust Ins Co | Property and Casualty | N | Stock | N | P | | Licensed | TX | 81,877 | 73,018 | 11,368 | 23,648 | 0.019% | 76.972% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 24740 | Safeco Ins Co Of Amer | Property and Casualty | N | Stock | N | P | Liberty Mut Grp | Licensed | NH | 187,921 | 179,256 | 0 | 21,229 | 0.043% | 77.015% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 36560 | Safepoint Ins Co | Property and Casualty | N | Stock | N | P | Iat Reins Co Grp | Licensed | FL | 273,452 | 200,591 | -8,000 | -31,267 | 0.063% | 77.079% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 15105 | Safety Natl Cas Corp | Property and Casualty | N | Stock | N | P | Tokio Marine Holdings | Licensed | MO | 0 | 0 | 0 | -64,027 | 0.000% | 77.079% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 38300 | Samsung Fire & Marine Ins Co Ltd | Property and Casualty | N | Us Branch Of Alien Insurer | N | P | | Licensed | NY | 1,335 | 1,997 | 0 | -360 | 0.000% | 77.079% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 15580 | Scottsdale Ind Co | Property and Casualty | N | Stock | N | P | Nationwide Corp Grp | Licensed | OH | 0 | 0 | 0 | 3 | 0.000% | 77.079% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 41297 | Scottsdale Ins Co | Property and Casualty | N | Stock | N | P | Nationwide Corp Grp | Authorized Surplus Lines W | DE | 2,585,357 | 2,405,916 | 344,894 | 180,861 | 0.597% | 77.676% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 19879 | Security Natl Ins Company | Property and Casualty | N | Stock | N | P | Amtrust Financial Ser | Licensed | OH | 8,116 | 36,463 | 0 | 342,721 | 0.002% | 77.678% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 12572 | Selective Ins Co Of Amer | Property and Casualty | N | Stock | N | P | Selective Ins Grp | Licensed | NJ | 221,319 | 214,315 | 102,900 | 113,909 | 0.051% | 77.729% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 19259 | Selective Ins Co Of Sc | Property and Casualty | N | Stock | N | P | Selective Ins Grp | Licensed | IN | 671,093 | 645,798 | 94,576 | 221,809 | 0.155% | 77.885% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 39926 | Selective Ins Co Of The Southeast | Property and Casualty | N | Stock | N | P | Selective Ins Grp | Licensed | IN | 442,874 | 437,507 | 56,682 | 224,433 | 0.102% | 77.987% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10936 | Seneca Ins Co Inc | Property and Casualty | N | Stock | N | P | Fairfax Fin Grp | Licensed | NY | 1,154,348 | 893,882 | 470,000 | 480,216 | 0.267% | 78.254% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10729 | Seneca Specialty Ins Co | Property and Casualty | N | Stock | N | P | Fairfax Fin Grp | Authorized Surplus Lines W | DE | 0 | 0 | 0 | -1,128 | 0.000% | 78.254% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 11000 | Sentinel Ins Co Ltd | Property and Casualty | N | Stock | N | P | Hartford Fire & Cas G | Licensed | CT | 1,857,056 | 1,967,505 | 283,795 | 4,806,688 | 0.429% | 78.683% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 24988 | Sentry Ins Co | Property and Casualty | N | Stock | N | P | Sentry Ins Grp | Licensed | WI | 14,769 | 13,182 | 0 | -1,980 | 0.003% | 78.686% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 16762 | Shield Ind Inc | Property and Casualty | N | Stock | N | P | Universal Shield Ins G | Authorized Surplus Lines W | OH | 15,262 | 8,446 | 0 | 3,802 | 0.004% | 78.690% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 19208 | Sierra Specialty Ins Co | Property and Casualty | N | Stock | N | P | Amtrust Financial Ser | Authorized Surplus Lines W | TX | 0 | 0 | 0 | 5,294 | 0.000% | 78.690% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 11126 | Sompo Amer Ins Co | Property and Casualty | N | Stock | N | P | Sompo Grp | Licensed | NY | 111,312 | 142,713 | 0 | -52,843 | 0.026% | 78.716% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 26867 | Southern Ins Co Of Va | Property and Casualty | N | Stock | N | P | Donegal Grp | Licensed | VA | 2,047,605 | 2,220,818 | 733,407 | 964,633 | 0.473% | 79.189% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 26468 | Southern Mut Church Ins Co | Property and Casualty | N | Mutual | N | P | | Licensed | SC | 1,934,292 | 1,919,212 | 50,539 | 184,111 | 0.447% | 79.636% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 22861 | Southern Pilot Ins Co | Property and Casualty | N | Stock | N | P | Qbe Ins Grp | Licensed | WI | 0 | 0 | 0 | 1,861 | 0.000% | 79.636% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 15709 | Southern States Ins Exch | Property and Casualty | N | Reciprocal | N | P | | Licensed | VA | 878,667 | 766,738 | -198,664 | -200,806 | 0.203% | 79.839% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 16826 | Specialty Builders Ins Co | Other Risk-Bearing Entity | N | Stock | N | P | Builders Ins Grp | Authorized Surplus Lines W | GA | 56,042 | 21,025 | 0 | 10,193 | 0.013% | 79.852% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 24376 | Spinnaker Ins Co | Property and Casualty | N | Stock | N | P | Sh1 Holdings Grp | Licensed | IL | 515,352 | 434,703 | 42,605 | 79,560 | 0.119% | 79.971% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 24767 | St Paul Fire & Marine Ins Co | Property and Casualty | N | Stock | N | P | Travelers Grp | Licensed | CT | 2,237,256 | 1,450,053 | 21,083 | 778,872 | 0.517% | 80.488% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 24775 | St Paul Guardian Ins Co | Property and Casualty | N | Stock | N | P | Travelers Grp | Licensed | CT | 759,398 | 525,829 | 9,468 | 595,213 | 0.175% | 80.663% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 24791 | St Paul Mercury Ins Co | Property and Casualty | N | Stock | N | P | Travelers Grp | Licensed | CT | 212,238 | 140,206 | 0 | 50,351 | 0.049% | 80.712% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 19224 | St Paul Protective Ins Co | Property and Casualty | N | Stock | N | P | Travelers Grp | Licensed | CT | 0 | 0 | 0 | -2,251 | 0.000% | 80.712% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 19070 | Standard Fire Ins Co | Property and Casualty | N | Stock | N | P | Travelers Grp | Licensed | CT | 429,015 | 405,175 | 19,469 | 665,016 | 0.099% | 80.812% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 18023 | Star Ins Co | Property and Casualty | N | Stock | N | P | Bcbs Of Mi Grp | Licensed | MI | 82,548 | 345,900 | 6,800 | 52,121 | 0.019% | 80.831% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 40045 | Starnet Ins Co | Property and Casualty | N | Stock | N | P | Wt Berkley Corp Grp | Licensed | IA | 158,421 | 195,839 | 74 | -67,580 | 0.037% | 80.867% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 38318 | Starr Ind & Liab Co | Property and Casualty | N | Stock | N | P | Starr Grp | Licensed | TX | 0 | 275 | 0 | -5,415 | 0.000% | 80.867% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 13604 | Starr Surplus Lines Ins Co | Property and Casualty | N | Stock | N | P | Starr Grp | Authorized Surplus Lines W | TX | 0 | 0 | 0 | -262 | 0.000% | 80.867% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 25496 | Starstone Natl Ins Co | Property and Casualty | N | Stock | N | P | Core Specialty Ins Ho | Licensed | DE | 91 | 91 | 0 | 57 | 0.000% | 80.867% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 44776 | Starstone Specialty Ins Co | Property and Casualty | N | Stock | N | P | Core Specialty Ins Ho | Authorized Surplus Lines W | DE | 47,911 | 28,474 | 0 | 8,494 | 0.011% | 80.878% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 25127 | State Auto Prop & Cas Ins Co | Property and Casualty | N | Stock | N | P | Liberty Mut Grp | Licensed | IA | 801,809 | 1,011,418 | 1,470,948 | 358,835 | 0.185% | 81.064% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 25135 | State Automobile Mut Ins Co | Property and Casualty | N | Mutual | N | P | Liberty Mut Grp | Licensed | OH | 788,757 | 896,862 | 55,767 | 417,192 | 0.182% | 81.246% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 25143 | State Farm Fire & Cas Co | Property and Casualty | N | Stock | N | P | State Farm Grp | Licensed | IL | 13,740,694 | 13,530,844 | 1,999,007 | 2,884,997 | 3.175% | 84.421% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 12831 | State Natl Ins Co Inc | Property and Casualty | N | Stock | N | P | Market Grp | Licensed | TX | 119,886 | 104,886 | 169,000 | 4,002,000 | 0.028% | 84.449% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 26387 | Steadfast Ins Co | Property and Casualty | N | Stock | N | P | Zurich Ins Grp | Authorized Surplus Lines W | IL | 219,658 | 234,085 | 0 | 12,190 | 0.051% | 84.500% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 25180 | Stillwater Ins Co | Property and Casualty | N | Stock | N | P | Wt Holdings Grp | Licensed | CA | 3,495 | 4,026 | 0 | 0 | 0.001% | 84.501% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10340 | Stonington Ins Co | Property and Casualty | N | Stock | N | P | Qbe Ins Grp | Licensed | PA | 0 | 0 | 0 | 348 | 0.000% | 84.519% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 16848 | Sutton Specialty Ins Co | Property and Casualty | N | Stock | N | P | Sutton Natl Grp | Authorized Surplus Lines W | OK | 281,048 | 268,015 | 0 | 66,205 | 0.065% | 84.566% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 42376 | Technology Ins Co Inc | Property and Casualty | N | Stock | N | P | Amtrust Financial Ser | Licensed | DE | 79,451 | 95,942 | 12,000 | 626,527 | 0.018% | 84.584% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 28665 | The Cincinnati Cas Co | Property and Casualty | N | Stock | N | P | Cincinnati Fin Grp | Licensed | OH | 2,181,604 | 2,299,151 | 251,118 | 43,178 | 0.504% | 85.088% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 23280 | The Cincinnati Ind Co | Property and Casualty | N | Stock | N | P | Cincinnati Fin Grp | Licensed | OH | 1,708,380 | 1,567,638 | 213,585 | -14,412 | 0.395% | 85.483% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10677 | The Cincinnati Ins Co | Property and Casualty | N | Stock | N | P | Cincinnati Fin Grp | Licensed | OH | 20,764,086 | 20,435,721 | 6,741,168 | 8,485,972 | 4.799% | 90.281% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 25534 | Tig Ins Co | Property and Casualty | N | Stock | N | P | Fairfax Fin Grp | Licensed | CA | 0 | 0 | 0 | 1 | 0.000% | 90.281% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10945 | Tokio Marine Amer Ins Co | Property and Casualty | N | Stock | N | P | Tokio Marine Holdings | Licensed | NY | 456,449 | 449,899 | 99,476 | -3,310 | 0.105% | 90.387% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 23850 | Tokio Marine Specialty Ins Co | Property and Casualty | N | Stock | N | P | Tokio Marine Holdings | Authorized Surplus Lines W | DE | 618,750 | 649,315 | 1,663 | -151,958 | 0.143% | 90.530% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 41238 | Trans Pacific Ins Co | Property and Casualty | N | Stock | N | P | Tokio Marine Holdings | Licensed | NY | -9,626 | -9,626 | 7,617 | 11,567 | -0.002% | 90.528% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 20494 | Transportation Ins Co | Property and Casualty | N | Stock | N | P | Cna Ins Grp | Licensed | IL | 1,087,987 | 839,315 | 56,873 | 455,299 | 0.251% | 90.779% |

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION) 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 | 05.2. Commercial multiple peril (liability portion) | 36463 | Travco Personal Ins Co | Property and Casualty | N | Stock | N | P | Travelers Grp | Licensed | CT | 0 | 0 | 0 | -3,217 | 0.000% | 90.779% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 19038 | Travelers Cas & Surety Co | Property and Casualty | N | Stock | N | P | Travelers Grp | Licensed | CT | 0 | 0 | 70,000 | 66,418 | 0.000% | 90.779% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 31194 | Travelers Cas & Surety Co Of Amer | Property and Casualty | N | Stock | N | P | Travelers Grp | Licensed | CT | 0 | 0 | 0 | -35 | 0.000% | 90.779% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 19046 | Travelers Cas Ins Co Of Amer | Property and Casualty | N | Stock | N | P | Travelers Grp | Licensed | CT | 2,913,639 | 2,965,118 | 485,328 | 1,244,044 | 0.673% | 91.453% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 25658 | Travelers Ind Co | Property and Casualty | N | Stock | N | P | Travelers Grp | Licensed | CT | 4,015,658 | 3,499,569 | 683,770 | 1,129,908 | 0.928% | 92.381% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 25666 | Travelers Ind Co Of Amer | Property and Casualty | N | Stock | N | P | Travelers Grp | Licensed | CT | 3,789,030 | 3,630,305 | 581,972 | 1,137,002 | 0.876% | 93.256% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 25682 | Travelers Ind Co Of Ct | Property and Casualty | N | Stock | N | P | Travelers Grp | Licensed | CT | 4,198,827 | 4,069,019 | 944,778 | 750,313 | 0.970% | 94.227% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 25674 | Travelers Prop Cas Co Of Amer | Property and Casualty | N | Stock | N | P | Travelers Grp | Licensed | CT | 3,604,293 | 3,582,958 | 409,335 | 269,120 | 0.833% | 95.059% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 12188 | Trexis Ins Corp | Property and Casualty | N | Stock | N | P | Alfa Ins Grp | Licensed | TN | 0 | 0 | 0 | -7,200 | 0.000% | 95.059% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 31003 | Tri State Ins Co Of Mn | Property and Casualty | N | Stock | N | P | Wt Berkley Corp Grp | Licensed | IA | 1,802,123 | 1,763,062 | 422,481 | 2,787,671 | 0.416% | 95.476% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 16188 | Trisura Specialty Ins Co | Property and Casualty | N | Stock | N | P | Trisura Grp | Authorized Surplus Lines W | OK | 156,948 | 185,241 | 121,888 | 229,965 | 0.036% | 95.512% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 21709 | Truck Ins Exch | Property and Casualty | N | Reciprocal | N | P | Farmers Ins Grp | Licensed | CA | 0 | 0 | 0 | 18,154 | 0.000% | 95.512% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 27120 | Trumbull Ins Co | Property and Casualty | N | Stock | N | P | Hartford Fire & Cas G | Licensed | CT | 0 | 0 | 239,177 | -981,284 | 0.000% | 95.512% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 37982 | Tudor Ins Co | Property and Casualty | N | Stock | N | P | American Intl Grp | Authorized Surplus Lines W | NH | 0 | 0 | 0 | -65,230 | 0.000% | 95.512% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 29459 | Twin City Fire Ins Co Co | Property and Casualty | N | Stock | N | P | Hartford Fire & Cas G | Licensed | IN | 1,693,022 | 1,852,586 | 1,091,874 | -901,168 | 0.391% | 95.903% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 25844 | Union Ins Co | Property and Casualty | N | Stock | N | P | Wt Berkley Corp Grp | Licensed | IA | 835,942 | 871,040 | 490,285 | 431,308 | 0.193% | 96.097% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 21423 | Union Ins Co Of Providence | Property and Casualty | N | Stock | N | P | Emc Ins Co Grp | Licensed | IA | 53,880 | 53,839 | 21,530 | 4,423 | 0.012% | 96.109% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 13064 | United Natl Ins Co | Property and Casualty | N | Stock | N | P | Global Ind Grp | Authorized Surplus Lines W | PA | 20,177 | 19,952 | 0 | 1,596 | 0.005% | 96.114% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 12537 | United Specialty Ins Co | Property and Casualty | N | Stock | N | P | Markel Grp | Authorized Surplus Lines W | DE | 1,263,327 | 1,519,802 | 123,603 | -2,042,397 | 0.292% | 96.406% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 25887 | United States Fidelity & Guar Co | Property and Casualty | N | Stock | N | P | Travelers Grp | Licensed | CT | 0 | 0 | 0 | -48,922 | 0.000% | 96.406% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 21113 | United States Fire Ins Co | Property and Casualty | N | Stock | N | P | Fairfax Fin Grp | Licensed | DE | 1,159,916 | 1,189,365 | 130,261 | 592,850 | 0.268% | 96.674% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 32867 | Universal Fire & Cas Ins Co | Property and Casualty | N | Stock | N | P | Universal Shield Ins G | Licensed | IN | 2,281 | 5,330 | 0 | 707 | 0.001% | 96.674% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 29599 | Us Specialty Ins Co | Property and Casualty | N | Stock | N | P | Tokio Marine Holdings | Licensed | TX | 974,759 | 991,489 | 79,668 | 245,730 | 0.225% | 96.900% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 25976 | Utica Mut Ins Co | Property and Casualty | N | Mutual | N | P | Utica Grp | Licensed | NY | 2,345,603 | 2,169,849 | 227,697 | 675,697 | 0.542% | 97.442% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10687 | Utica Natl Assur Co | Property and Casualty | N | Stock | N | P | Utica Grp | Licensed | NY | 1,734,154 | 1,597,994 | 101,817 | 282,880 | 0.401% | 97.842% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 20508 | Valley Forge Ins Co | Property and Casualty | N | Stock | N | P | Cna Ins Grp | Licensed | PA | 1,066,471 | 1,118,297 | 117,545 | 795,407 | 0.246% | 98.089% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 21172 | Vanliner Ins Co | Property and Casualty | N | Stock | N | P | American Financial G | Licensed | OH | 18,557 | 19,423 | 0 | 1,286 | 0.004% | 98.093% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 44768 | Vantapro Specialty Ins Co | Property and Casualty | N | Stock | N | P | Fairfax Fin Grp | Licensed | AR | 249,518 | 254,576 | 494 | 28,283 | 0.058% | 98.151% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 20397 | Vigilant Ins Co | Property and Casualty | N | Stock | N | P | Chubb Ltd Grp | Licensed | NY | 137,681 | 141,896 | 0 | -27,370 | 0.032% | 98.183% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 26069 | Wausau Business Ins Co | Property and Casualty | N | Stock | N | P | Liberty Mut Grp | Licensed | WI | 0 | 0 | 0 | -617 | 0.000% | 98.183% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 26042 | Wausau Underwriters Ins Co | Property and Casualty | N | Stock | N | P | Liberty Mut Grp | Licensed | WI | 0 | 0 | 0 | -2,729 | 0.000% | 98.183% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 21865 | Wcf Select Ins Co | Property and Casualty | N | Stock | N | P | Wcf Mut Ins Co Grp | Licensed | UT | 0 | 0 | 0 | 38,838 | 0.000% | 98.183% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 25011 | Wesco Ins Co | Property and Casualty | N | Stock | N | P | Amtrust Financial Ser | Licensed | DE | 1,027,582 | 996,319 | 506,134 | 443,971 | 0.237% | 98.420% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 44393 | West Amer Ins Co | Property and Casualty | N | Stock | N | P | Liberty Mut Grp | Licensed | IN | 480,269 | 506,931 | 0 | -38,623 | 0.111% | 98.531% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 15350 | West Bend Ins Co | Property and Casualty | N | Stock | N | P | West Bend Ins Grp | Licensed | WI | 303,924 | 313,093 | 99,913 | 64,211 | 0.070% | 98.601% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10030 | Westchester Fire Ins Co | Property and Casualty | N | Stock | N | P | Chubb Ltd Grp | Licensed | PA | 42,864 | 20,309 | 0 | 6,519 | 0.010% | 98.611% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 10172 | Westchester Surplus Lines Ins Co | Property and Casualty | N | Stock | N | P | Chubb Ltd Grp | Authorized Surplus Lines W | GA | 0 | 0 | 0 | 293 | 0.000% | 98.611% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 13196 | Western World Ins Co | Property and Casualty | N | Stock | N | P | American Intl Grp | Authorized Surplus Lines W | NH | 503,076 | 484,681 | 57,875 | 191,919 | 0.116% | 98.727% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 16447 | Westfield Champion Ins Co | Property and Casualty | N | Stock | N | P | Westfield Grp | Licensed | OH | 126,923 | 120,454 | 2,726 | 95,010 | 0.029% | 98.757% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 24112 | Westfield Ins Co | Property and Casualty | N | Stock | N | P | Westfield Grp | Licensed | OH | 2,401,272 | 2,486,356 | 478,587 | 424,330 | 0.555% | 99.312% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 24120 | Westfield Natl Ins Co | Property and Casualty | N | Stock | N | P | Westfield Grp | Licensed | OH | 748,730 | 783,905 | 132,982 | 317,055 | 0.173% | 99.485% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 16450 | Westfield Premier Ins Co | Property and Casualty | N | Stock | N | P | Westfield Grp | Licensed | OH | 121,651 | 102,781 | 66,825 | 113,735 | 0.028% | 99.513% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 16449 | Westfield Superior Ins Co | Property and Casualty | N | Stock | N | P | Westfield Grp | Licensed | OH | 249,929 | 199,667 | 12,279 | 137,585 | 0.058% | 99.571% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 16448 | Westfield Touchstone Ins Co | Property and Casualty | N | Stock | N | P | Westfield Grp | Licensed | OH | 66,149 | 67,644 | 1,137 | 26,880 | 0.015% | 99.586% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 16098 | Westminster Amer Ins Co | Property and Casualty | N | Stock | N | P | Nodak Mut Grp | Licensed | MD | 985,801 | 1,066,923 | 24,676 | 962,307 | 0.228% | 99.814% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 24554 | XI Ins Amer Inc | Property and Casualty | N | Stock | N | P | Axa Ins Grp | Licensed | DE | 243 | 54 | 0 | 1,667 | 0.000% | 99.814% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 37885 | XI Specialty Ins Co | Property and Casualty | N | Stock | N | P | Axa Ins Grp | Licensed | DE | 2,866 | 166 | 0 | 6,050 | 0.001% | 99.814% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 16535 | Zurich Amer Ins Co | Property and Casualty | N | Stock | N | P | Zurich Ins Grp | Licensed | NY | 670,147 | 594,695 | 331,848 | -208,685 | 0.155% | 99.969% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | 27855 | Zurich Amer Ins Co Of Il | Property and Casualty | N | Stock | N | P | Zurich Ins Grp | Licensed | IL | 132,697 | 146,361 | 0 | -5,799 | 0.031% | 100.000% |
| 2024 | 05.2. Commercial multiple peril (liability portion) | | TOTAL | | | | | | | | | 432,715,453 | 421,922,951 | 123,235,389 | 190,889,819 | 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 (LH50)
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