

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - PET INSURANCE PLANS 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	09.2. Pet insurance plans	26379	Accredited Surety & Cas Co Inc	Property and Casualty	N	Stock	N	P	Accredited Ins Holding	Licensed	FL	944,076	867,548	1,192,462	1,305,304	0.845%	0.845%
2024	09.2. Pet insurance plans	22667	Ace Amer Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	970,006	970,006	768,271	891,519	0.868%	1.713%
2024	09.2. Pet insurance plans	19720	American Alt Ins Corp	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	DE	0	0	0	1	0.000%	1.713%
2024	09.2. Pet insurance plans	23469	American Modern Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	OH	10,179,941	8,934,860	4,048,097	4,095,637	9.110%	10.823%
2024	09.2. Pet insurance plans	12190	American Pet Ins Co	Property and Casualty	N	Stock	N	P	Trupanion Grp	Licensed	NY	27,624,426	27,780,669	19,794,313	19,513,660	24.721%	35.544%
2024	09.2. Pet insurance plans	37273	Axis Ins Co	Property and Casualty	N	Stock	N	P	Axis Capital Grp	Licensed	IL	3,457,073	2,562,013	1,228,427	1,373,358	3.094%	38.638%
2024	09.2. Pet insurance plans	20400	Cimarron Ins Co Inc	Property and Casualty	N	Stock	N	P		Licensed	AZ	63,127	28,471	11,964	12,838	0.056%	38.694%
2024	09.2. Pet insurance plans	11090	Incline Cas Co	Property and Casualty	N	Stock	N	P	Incline Ins Grp Ltc Grp	Licensed	TX	153,416	223,074	85,414	82,559	0.137%	38.831%
2024	09.2. Pet insurance plans	43575	Indemnity Ins Co Of North Amer	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	2,002,408	2,002,352	1,506,431	1,756,691	1.792%	40.623%
2024	09.2. Pet insurance plans	26581	Independence Amer Ins Co	Property and Casualty	N	Stock	N	P	Jab Holding Co Grp	Licensed	DE	16,444,977	15,850,912	7,785,208	9,098,874	14.717%	55.340%
2024	09.2. Pet insurance plans	16023	Lemonade Ins Co	Property and Casualty	N	Stock	N	P	Lemonade Inc Grp	Licensed	NY	5,985,323	4,735,687	2,792,315	2,752,028	5.356%	60.696%
2024	09.2. Pet insurance plans	19917	Liberty Ins Underwriters Inc	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IL	77,362	77,362	52,662	50,977	0.069%	60.765%
2024	09.2. Pet insurance plans	23035	Liberty Mut Fire Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	402,226	373,117	57,853	0	0.360%	61.125%
2024	09.2. Pet insurance plans	28932	Markel Amer Ins Co	Property and Casualty	N	Stock	N	P	Markel Grp	Licensed	VA	175,924	82,459	50,981	51,331	0.157%	61.283%
2024	09.2. Pet insurance plans	39950	Metropolitan Gen Ins Co	Property and Casualty	N	Stock	N	P	Metropolitan Grp	Licensed	RI	7,676,819	5,825,890	5,170,750	5,402,941	6.870%	68.153%
2024	09.2. Pet insurance plans	11991	National Cas Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	25,974,217	25,102,174	19,378,755	19,331,073	23.244%	91.397%
2024	09.2. Pet insurance plans	22608	National Specialty Ins Co	Property and Casualty	N	Stock	N	P	Markel Grp	Licensed	TX	114,247	113,247	56,643	52,643	0.102%	91.499%
2024	09.2. Pet insurance plans	21105	North River Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NJ	491,716	493,135	213,272	219,623	0.440%	91.939%
2024	09.2. Pet insurance plans	24147	Old Republic Ins Co	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	PA	47,069	47,069	5,587	5,587	0.042%	91.981%
2024	09.2. Pet insurance plans	37257	Praetorian Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	0	0	0	-5,477	0.000%	91.981%
2024	09.2. Pet insurance plans	24740	Safeco Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	-29,841	-70,861	9,140	0	-0.027%	91.955%
2024	09.2. Pet insurance plans	25496	Starstone Natl Ins Co	Property and Casualty	N	Stock	N	P	Core Specialty Ins Ho	Licensed	DE	115,924	38,531	7,631	19,525	0.104%	92.058%
2024	09.2. Pet insurance plans	22225	Trisura Ins Co	Property and Casualty	N	Stock	N	P	Trisura Grp	Licensed	OK	480,472	271,945	86,551	155,116	0.430%	92.488%
2024	09.2. Pet insurance plans	16188	Trisura Specialty Ins Co	Property and Casualty	N	Stock	N	P	Trisura Grp	Authorized Surplus Lines W	OK	615	227	399	443	0.001%	92.489%
2024	09.2. Pet insurance plans	21113	United States Fire Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	2,476,855	2,700,177	2,105,807	1,582,160	2.217%	94.705%
2024	09.2. Pet insurance plans	10030	Westchester Fire Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	4,632,398	4,632,037	2,552,501	3,128,320	4.146%	98.851%
2024	09.2. Pet insurance plans	37885	XI Specialty Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	1,284,121	1,691,403	1,196,401	1,637,500	1.149%	100.000%
2024	09.2. Pet insurance plans	16535	Zurich Amer Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	NY	0	0	0	-175	0.000%	100.000%
<b>2024</b>	<b>09.2. Pet insurance plans</b>		<b>TOTAL</b>									<b>111,744,897</b>	<b>105,333,504</b>	<b>70,157,835</b>	<b>72,514,056</b>	<b>100.000%</b>	

**BUSINESS\_SUB\_TYPE\_CODE:**

BB=Blue Cross/Blue Shield  
HI=Hospital, Medical, and Dental Service or Indemnity (HMDI)  
HM=Health Maintenance Organization (HMO)  
LH=Limited Health Services Organization (LHSO)  
OS=ODS (Organized Delivery System)  
N=None  
MA=MEWA (Multiple Employers Welfare Arrangement)  
MC=Motor Club  
PD=Prepaid Dental  
PF=Pre-Need Funeral  
PL=Prepaid Legal  
SL=Surplus Lines

**COMPANY\_SUB\_TYPE\_CODE:**

C=Captive  
CF=Captive-Other (Filer)  
CO=Captive-Other  
CP=Captive-Pure  
CS=Captive-Special Purpose Financial Insurer (Filer)  
GM=City, Town, County, state, Parish, Township Mutual  
ML=Manager managed Limited Liability Company  
N=None  
NP=Non-Profit  
RC=Risk Retention Group (RRG) - Captive  
RM=Residual Market Mechanism  
RR=RRG  
RT=Risk Retention Group (RRG) - Traditional  
SI=State Insurance Funds  
SV=Special Purpose Vehicle

**STATEMENT\_TYPE\_CODE:**

Indicates the line of business of the Filing Statement submitted by the company for the annual filing period.  
F=Fraternat  
L=Life, Accident, and Health  
P=Property and Casualty  
T=Title  
X=Health