

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE 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	11.1. Medical professional liability - occurrence	12934	Academic Medical Professionals Ins E	Property and Casualty	N	Other	RC	P			VT	11,654	11,836	0	-3,067	0.023%	0.023%
2024	11.1. Medical professional liability - occurrence	22667	Ace Amer Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	230,142	249,580	0	22,482	0.464%	0.487%
2024	11.1. Medical professional liability - occurrence	20702	Ace Fire Underwriters Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	0	0	0	268	0.000%	0.487%
2024	11.1. Medical professional liability - occurrence	20699	Ace Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	0	2,701	0	1,153	0.000%	0.487%
2024	11.1. Medical professional liability - occurrence	12833	Aix Specialty Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Authorized Surplus Lines W	DE	0	0	0	-3,836	0.000%	0.487%
2024	11.1. Medical professional liability - occurrence	22730	Allied World Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NH	229,992	216,490	0	14,615	0.463%	0.950%
2024	11.1. Medical professional liability - occurrence	16624	Allied World Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	0	0	0	-47	0.000%	0.950%
2024	11.1. Medical professional liability - occurrence	19720	American Alt Ins Corp	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	DE	-18	-2	0	-3,837	0.000%	0.950%
2024	11.1. Medical professional liability - occurrence	10232	American Assoc Of Odontologists Rrg	Property and Casualty	N	Stock	RT	P		Not Licensed	AZ	60,113	56,243	0	-1,813	0.121%	1.071%
2024	11.1. Medical professional liability - occurrence	20427	American Cas Co Of Reading Pa	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	7,102,545	6,804,544	443,037	1,941,867	14.305%	15.377%
2024	11.1. Medical professional liability - occurrence	19380	American Home Assur Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	NY	56,328	61,897	0	-10,420	0.113%	15.490%
2024	11.1. Medical professional liability - occurrence	11598	Applied Medico Legal Solutions Rrg	Property and Casualty	N	Stock	RT	P			AZ	60,320	62,605	69,824	19,994	0.121%	15.612%
2024	11.1. Medical professional liability - occurrence	43460	Aspen Amer Ins Co	Property and Casualty	N	Stock	N	P	Apollo Global Mgmt G	Licensed	TX	230,516	229,411	197,936	216,368	0.464%	16.076%
2024	11.1. Medical professional liability - occurrence	10717	Aspen Specialty Ins Co	Property and Casualty	N	Stock	N	P	Apollo Global Mgmt G	Authorized Surplus Lines W	ND	0	0	0	-26	0.000%	16.076%
2024	11.1. Medical professional liability - occurrence	22276	Berkshire Hathaway Specialty Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway C	Licensed	NE	521,447	445,334	0	270,269	1.050%	17.126%
2024	11.1. Medical professional liability - occurrence	12489	Bridgeway Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Authorized Surplus Lines W	DE	45,939	4,594	0	124,385	0.093%	17.219%
2024	11.1. Medical professional liability - occurrence	12260	Campmed Cas & Ind Co Inc	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	11,385	11,087	0	-5,538	0.023%	17.242%
2024	11.1. Medical professional liability - occurrence	10472	Capitol Ind Corp	Property and Casualty	N	Stock	N	P	Berkshire Hathaway C	Licensed	WI	0	0	0	143	0.000%	17.242%
2024	11.1. Medical professional liability - occurrence	10328	Capitol Specialty Ins Corp	Property and Casualty	N	Stock	N	P	Berkshire Hathaway C	Authorized Surplus Lines W	WI	0	0	15,000	69,602	0.000%	17.242%
2024	11.1. Medical professional liability - occurrence	18767	Church Mut Ins Co S I	Property and Casualty	N	Stock	N	P	Church Mut Grp	Licensed	WI	843	4,490	790,000	431,515	0.002%	17.243%
2024	11.1. Medical professional liability - occurrence	15872	Cm Vantage Specialty Ins Co	Property and Casualty	N	Stock	N	P	Church Mut Grp	Authorized Surplus Lines W	WI	0	75,338	350,000	-280,274	0.000%	17.243%
2024	11.1. Medical professional liability - occurrence	31127	Columbia Cas Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Authorized Surplus Lines W	IL	40,166	40,853	0	-6,804,605	0.081%	17.324%
2024	11.1. Medical professional liability - occurrence	13893	Community Blood Cntr Exch Rrg	Property and Casualty	N	Reciprocal	RT	P		Not Licensed	IN	2,887	2,662	0	305	0.006%	17.330%
2024	11.1. Medical professional liability - occurrence	20443	Continental Cas Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	0	0	0	-1,252	0.000%	17.330%
2024	11.1. Medical professional liability - occurrence	14906	Copic Rrg	Property and Casualty	N	Mutual	RT	P	Copic Grp		DC	214,769	171,047	0	50,827	0.433%	17.763%
2024	11.1. Medical professional liability - occurrence	15686	Coverys Specialty Ins Co	Property and Casualty	N	Stock	N	P	Coverys Grp	Authorized Surplus Lines W	NJ	1,177,949	1,101,637	0	384,051	2.373%	20.135%
2024	11.1. Medical professional liability - occurrence	34495	Doctors Co An Interins Exch	Property and Casualty	N	Reciprocal	N	P	Doctors Co Grp	Licensed	CA	377,178	364,049	100,000	234,320	0.760%	20.895%
2024	11.1. Medical professional liability - occurrence	10115	Eastern Dentists Ins Co Rrg	Property and Casualty	N	Other	RC	P		Not Licensed	VT	1,067,762	1,039,311	46,447	459,660	2.151%	23.045%
2024	11.1. Medical professional liability - occurrence	10120	Everest Natl Ins Co	Property and Casualty	N	Stock	N	P	Everest Reins Holding	Licensed	DE	0	0	0	352	0.000%	23.045%
2024	11.1. Medical professional liability - occurrence	35157	Fair Amer Ins & Reins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway C	Licensed	NY	740,522	750,084	0	189,729	1.492%	24.537%
2024	11.1. Medical professional liability - occurrence	10801	Fortress Ins Co	Property and Casualty	N	Stock	N	P	National Grp	Licensed	IL	541,644	478,696	12,500	193,916	1.091%	25.628%
2024	11.1. Medical professional liability - occurrence	37532	Great Amer E&S Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Authorized Surplus Lines W	OH	0	0	0	-1	0.000%	25.628%
2024	11.1. Medical professional liability - occurrence	25224	Great Divide Ins Co	Property and Casualty	N	Stock	N	P	Wlr Berkeley Corp Grp	Licensed	ND	221,176	215,886	0	55,361	0.445%	26.073%
2024	11.1. Medical professional liability - occurrence	26808	Hallmark Specialty Ins Co	Property and Casualty	N	Stock	N	P	Hallmark Fin Serv Grp	Not Licensed	OK	0	0	0	2,580	0.000%	26.073%
2024	11.1. Medical professional liability - occurrence	22292	Hanover Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	0	0	0	-132	0.000%	26.073%
2024	11.1. Medical professional liability - occurrence	19682	Hartford Fire Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	36,890	32,243	0	7,738	0.074%	26.148%
2024	11.1. Medical professional liability - occurrence	35904	Health Care Ind Inc	Property and Casualty	N	Stock	N	P		Authorized Surplus Lines W	CO	1,292,470	1,292,470	0	273,081	2.603%	28.751%
2024	11.1. Medical professional liability - occurrence	11832	Health Care Industry Liab Recip Ins	Property and Casualty	N	Other	RT	P			DC	436,612	474,863	107,273	255,951	0.879%	29.630%
2024	11.1. Medical professional liability - occurrence	34452	Homeland Ins Co Of Ny	Property and Casualty	N	Stock	N	P	Intact Financial Grp	Authorized Surplus Lines W	NY	0	0	0	-12,617	0.000%	29.630%
2024	11.1. Medical professional liability - occurrence	14484	Hudson Excess Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	DE	0	241	0	-18	0.000%	29.630%
2024	11.1. Medical professional liability - occurrence	25054	Hudson Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	0	0	0	-3,594	0.000%	29.630%
2024	11.1. Medical professional liability - occurrence	27960	Illinois Union Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines W	IL	58,776	13,530	0	3,128	0.118%	29.749%
2024	11.1. Medical professional liability - occurrence	25445	Ironshore Specialty Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Authorized Surplus Lines W	AZ	1,423,741	1,212,359	0	378,232	2.868%	32.616%
2024	11.1. Medical professional liability - occurrence	11084	Ismie Ind Co	Property and Casualty	N	Stock	N	P	Ismie Grp	Authorized Surplus Lines W	IL	0	0	0	-9,897	0.000%	32.616%
2024	11.1. Medical professional liability - occurrence	32921	Ismie Mut Ins Co	Property and Casualty	N	Mutual	N	P	Ismie Grp	Licensed	IL	19,291	9,761	0	4,884	0.039%	32.655%
2024	11.1. Medical professional liability - occurrence	19437	Lexington Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines W	DE	0	0	0	22,363	0.000%	32.655%
2024	11.1. Medical professional liability - occurrence	19917	Liberty Ins Underwriters Inc	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IL	2,129,224	2,136,156	31,688	682,719	4.289%	36.944%
2024	11.1. Medical professional liability - occurrence	10725	Liberty Surplus Ins Corp	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Authorized Surplus Lines W	NH	0	0	0	184	0.000%	36.944%
2024	11.1. Medical professional liability - occurrence	15211	Lone Star Alliance Rrg	Property and Casualty	N	Mutual	RC	P	Texas Medical Liab Trust Grp		DC	0	375	0	-1,682	0.000%	36.944%
2024	11.1. Medical professional liability - occurrence	42617	Mag Mut Ins Co	Property and Casualty	N	Mutual	N	P	Mag Mut Ins Grp	Licensed	GA	2,000,095	2,000,095	0	3,713,912	4.028%	40.972%
2024	11.1. Medical professional liability - occurrence	32522	Medical Mut Ins Co Of Nc	Property and Casualty	N	Mutual	N	P	Curi Holdings Grp	Licensed	NC	3,999,067	4,044,467	0	-2,765,636	8.055%	49.027%
2024	11.1. Medical professional liability - occurrence	11843	Medical Protective Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway C	Licensed	IN	6,562,473	6,187,052	170,000	881,737	13.218%	62.244%
2024	11.1. Medical professional liability - occurrence	33090	Medical Security Ins Co	Property and Casualty	N	Stock	N	P	Curi Holdings Grp	Licensed	NC	2,741,508	2,592,378	0	-1,151,425	5.522%	67.766%
2024	11.1. Medical professional liability - occurrence	13793	Medmal Direct Ins Co	Property and Casualty	N	Stock	N	P	Integriss Grp	Licensed	FL	48,591	86,910	0	12	0.098%	67.864%
2024	11.1. Medical professional liability - occurrence	20079	National Fire & Marine Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway C	Authorized Surplus Lines W	NE	7,949,586	7,642,303	0	2,149,310	16.011%	83.875%
2024	11.1. Medical professional liability - occurrence	19445	National Union Fire Ins Co Of Pittsb	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	PA	641,555	580,756	88,500	269,400	1.292%	85.167%
2024	11.1. Medical professional liability - occurrence	23787	Nationwide Mut Ins Co	Property and Casualty	N	Mutual	N	P	Nationwide Corp Grp	Licensed	OH	0	0	0	-1	0.000%	85.167%
2024	11.1. Medical professional liability - occurrence	15865	Ncmic Ins Co	Property and Casualty	N	Mutual	N	P	Ncmic Grp	Licensed	IA	993,923	983,505	59,000	-207,531	2.002%	87.169%
2024	11.1. Medical professional liability - occurrence	33200	Norcal Ins Co	Property and Casualty	N	Stock	N	P	Proassurance Corp G	Licensed	CA	19,024	17,144	0	-2,672	0.038%	87.208%
2024	11.1. Medical professional liability - occurrence	35114	Norcal Specialty Ins Co	Property and Casualty	N	Stock	N	P	Proassurance Corp G	Authorized Surplus Lines W	TX	24,151	27,853	0	-9,448	0.049%	87.256%
2024	11.1. Medical professional liability - occurrence	44121	Oms Natl Ins Co Rrg	Property and Casualty	N	Other	RT	P	National Grp	Not Licensed	IL	62,490	90,037	500,000	344,695	0.126%	87.382%
2024	11.1. Medical professional liability - occurrence	44105	Ophthalmic Mut Ins Co Rrg	Property and Casualty	N	Mutual	RC	P		Not Licensed	VT	47,935	47,935	0	27,213	0.097%	87.479%
2024	11.1. Medical professional liability - occurrence	13714	Pharmacists Mut Ins Co	Property and Casualty	N	Mutual	N	P	Pharmacists Mut Grp	Licensed	IA	779,632	891,121	97,152	-5,925	1.570%	89.049%
2024	11.1. Medical professional liability - occurrence	18058	Philadelphia Ind Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holdings	Licensed	PA	0	0	0	-87	0.000%	89.049%
2024	11.1. Medical professional liability - occurrence	12843	Practiceprotection Cas Co	Property and Casualty	N	Stock	N	P	Practiceprotection Grp	Licensed	FL	44,931	44,931	0	12,073	0.090%	89.139%
2024	11.1. Medical professional liability - occurrence	16189	Practiceprotection Ins Co Rrg	Property and Casualty	N	Stock	RC	P	Practiceprotection Grp		AL	5,061	5,135	0	-1,158	0.010%	89.150%

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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	11.1. Medical professional liability - occurrence	36234	Preferred Professional Ins Co	Property and Casualty	N	Stock	N	P	Coverys Grp	Licensed	NE	19,987	5,988	0	1,976	0.040%	89.190%
2024	11.1. Medical professional liability - occurrence	10786	Princeton Excess & Surplus Lines Ins	Property and Casualty	N	Stock	N	P	Munich Re Grp	Authorized Surplus Lines W	DE	-59,093	-5,909	0	-8,853	-0.119%	89.071%
2024	11.1. Medical professional liability - occurrence	33391	Proassurance Ind Co Inc	Property and Casualty	N	Stock	N	P	Proassurance Corp G	Licensed	AL	49,512	49,490	0	29,832	0.100%	89.171%
2024	11.1. Medical professional liability - occurrence	14460	Proassurance Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Proassurance Corp G	Licensed	IL	40,757	42,523	0	0	0.082%	89.253%
2024	11.1. Medical professional liability - occurrence	17400	Proassurance Specialty Ins Co	Property and Casualty	N	Stock	N	P	Proassurance Corp G	Authorized Surplus Lines W	VT	31,250	31,250	0	20,775	0.063%	89.316%
2024	11.1. Medical professional liability - occurrence	11811	Professional Security Ins Co	Property and Casualty	N	Stock	N	P	Mag Mut Ins Grp	Authorized Surplus Lines W	AZ	776,667	786,022	150,000	646,231	1.564%	90.880%
2024	11.1. Medical professional liability - occurrence	11127	Professional Solutions Ins Co	Property and Casualty	N	Stock	N	P	Ncmic Grp	Licensed	IA	36,584	36,618	0	4,491	0.074%	90.954%
2024	11.1. Medical professional liability - occurrence	10638	Proselect Ins Co	Property and Casualty	N	Stock	N	P	Coverys Grp	Licensed	NE	141,098	216,235	0	25,704	0.284%	91.238%
2024	11.1. Medical professional liability - occurrence	28053	Rockhill Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Authorized Surplus Lines W	AZ	0	0	0	-1,546	0.000%	91.238%
2024	11.1. Medical professional liability - occurrence	24767	St Paul Fire & Marine Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	-11,638	0.000%	91.238%
2024	11.1. Medical professional liability - occurrence	24791	St Paul Mercury Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	-922	0.000%	91.238%
2024	11.1. Medical professional liability - occurrence	44776	Starstone Specialty Ins Co	Property and Casualty	N	Stock	N	P	Core Specialty Ins Ho	Authorized Surplus Lines W	DE	486,515	419,764	0	116,476	0.980%	92.218%
2024	11.1. Medical professional liability - occurrence	25143	State Farm Fire & Cas Co	Property and Casualty	N	Stock	N	P	State Farm Grp	Licensed	IL	8,799	9,184	0	0	0.018%	92.235%
2024	11.1. Medical professional liability - occurrence	33049	State Volunteer Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	TN	2,044	532	0	468	0.004%	92.239%
2024	11.1. Medical professional liability - occurrence	26387	Steadfast Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Authorized Surplus Lines W	IL	0	0	0	-2,484,568	0.000%	92.239%
2024	11.1. Medical professional liability - occurrence	34916	Swiss Re Corp Solutions Capacity Ins	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Authorized Surplus Lines W	MO	0	0	0	-25,084	0.000%	92.239%
2024	11.1. Medical professional liability - occurrence	34487	Tdc Specialty Ins Co	Property and Casualty	N	Stock	N	P	Doctors Co Grp	Authorized Surplus Lines W	DC	1,957,828	1,571,081	90,000	586,801	3.943%	96.183%
2024	11.1. Medical professional liability - occurrence	28665	The Cincinnati Cas Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	99,333	101,468	0	777,699	0.200%	96.383%
2024	11.1. Medical professional liability - occurrence	23280	The Cincinnati Ind Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	34,259	32,367	0	-33,526	0.069%	96.452%
2024	11.1. Medical professional liability - occurrence	10677	The Cincinnati Ins Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	1,703,647	1,665,366	210,262	429,199	3.431%	99.883%
2024	11.1. Medical professional liability - occurrence	14347	The Doctors Co Rrg A Recip Exch	Property and Casualty	N	Reciprocal	RC	P	Doctors Co Grp		DC	0	0	0	-64,570	0.000%	99.883%
2024	11.1. Medical professional liability - occurrence	12537	United Specialty Ins Co	Property and Casualty	N	Stock	N	P	Markel Grp	Authorized Surplus Lines W	DE	12,943	19,943	0	0	0.026%	99.909%
2024	11.1. Medical professional liability - occurrence	13196	Western World Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines W	NH	45,054	51,278	0	-27,185	0.091%	100.000%
2024	11.1. Medical professional liability - occurrence		TOTAL									49,649,469	47,847,193	3,528,619	2,405,615	100.000%	

BUSINESS_SUB_TYPE_CODE:

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

COMPANY_SUB_TYPE_CODE:

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

STATEMENT_TYPE_CODE:

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