

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - EARTHQUAKE 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	12. Earthquake	16835	Accredited Specialty Ins Co	Property and Casualty	N	Stock	N	P	Accredited Ins Holding	Authorized Surplus Lines W	AZ	16,018	16,578	0	3,038	0.050%	0.050%
2024	12. Earthquake	22667	Ace Amer Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	214,969	253,282	0	0	0.672%	0.722%
2024	12. Earthquake	20702	Ace Fire Underwriters Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	0	108	0	0	0.000%	0.722%
2024	12. Earthquake	20699	Ace Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	587	515	0	0	0.002%	0.724%
2024	12. Earthquake	10014	Affiliated Fm Ins Co	Property and Casualty	N	Stock	N	P	Fm Global Grp	Licensed	RI	3,185	2,154	0	0	0.010%	0.734%
2024	12. Earthquake	19402	Aig Prop Cas Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	111,286	102,271	125,000	-124,950	0.348%	1.082%
2024	12. Earthquake	26883	Aig Specialty Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines W	IL	578,291	543,648	0	-313	1.807%	2.889%
2024	12. Earthquake	35300	Allianz Global Risks Us Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	IL	756,258	819,478	0	2,212	2.364%	5.253%
2024	12. Earthquake	10127	Allied Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	208	0	0	0.000%	5.253%
2024	12. Earthquake	42579	Allied Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	0	386	0	0	0.000%	5.253%
2024	12. Earthquake	19489	Allied World Assur Co Us Inc	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	DE	321,398	259,948	0	7,768	1.005%	6.257%
2024	12. Earthquake	22730	Allied World Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NH	0	0	0	-7	0.000%	6.257%
2024	12. Earthquake	10690	Allied World Natl Assur Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NH	0	0	0	-70	0.000%	6.257%
2024	12. Earthquake	16624	Allied World Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	0	0	0	-188	0.000%	6.257%
2024	12. Earthquake	41840	Allmerica Fin Benefit Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	MI	5,628	4,209	0	-326	0.018%	6.275%
2024	12. Earthquake	19232	Allstate Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	6	9	0	0	0.000%	6.275%
2024	12. Earthquake	19100	Amco Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	18,559	84,498	0	31	0.058%	6.333%
2024	12. Earthquake	19720	American Alt Ins Corp	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	DE	0	0	0	-151	0.000%	6.333%
2024	12. Earthquake	20427	American Cas Co Of Reading Pa	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	934	1,580	0	68	0.003%	6.336%
2024	12. Earthquake	24066	American Fire & Cas Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	79	80	0	0	0.000%	6.336%
2024	12. Earthquake	26247	American Guar & Liab Ins	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	NY	8,210	18,240	0	-1,946	0.026%	6.362%
2024	12. Earthquake	19380	American Home Assur Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	NY	0	0	0	-16	0.000%	6.362%
2024	12. Earthquake	28401	American Natl Prop & Cas Co	Property and Casualty	N	Stock	N	P	Brookfield Wealth Sol	Licensed	NE	35,323	31,014	0	0	0.110%	6.472%
2024	12. Earthquake	19992	American Select Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	16,132	14,886	0	0	0.050%	6.523%
2024	12. Earthquake	40142	American Zurich Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	143	437	0	0	0.000%	6.523%
2024	12. Earthquake	42390	Amguard Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Licensed	NE	2,357	2,557	0	0	0.007%	6.530%
2024	12. Earthquake	19976	Amica Mut Ins Co	Property and Casualty	N	Mutual	N	P	Amica Mut Grp	Licensed	RI	245,204	248,190	0	0	0.766%	7.297%
2024	12. Earthquake	11150	Arch Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Licensed	MO	21,828	19,117	0	0	0.068%	7.365%
2024	12. Earthquake	21199	Arch Specialty Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Authorized Surplus Lines W	MO	103,866	114,609	0	0	0.325%	7.690%
2024	12. Earthquake	43460	Aspen Amer Ins Co	Property and Casualty	N	Stock	N	P	Apollo Global Mgmt G	Licensed	TX	111	241	0	17	0.000%	7.690%
2024	12. Earthquake	10717	Aspen Specialty Ins Co	Property and Casualty	N	Stock	N	P	Apollo Global Mgmt G	Authorized Surplus Lines W	ND	14,777	19,283	0	-1,525	0.046%	7.736%
2024	12. Earthquake	16427	Ategrity Specialty Ins Co	Property and Casualty	N	Stock	N	P		Authorized Surplus Lines W	DE	26,390	28,826	0	2,324	0.082%	7.819%
2024	12. Earthquake	27154	Atlantic Specialty Ins Co	Property and Casualty	N	Stock	N	P	Intact Financial Grp	Licensed	NY	50,362	36,481	0	5,123	0.157%	7.976%
2024	12. Earthquake	18988	Auto Owners Ins Co	Property and Casualty	N	Mutual	N	P	Auto Owners Grp	Licensed	MI	407,147	374,160	0	0	1.273%	9.249%
2024	12. Earthquake	19062	Automobile Ins Co Of Hartford Ct	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	25,959	26,458	0	7	0.081%	9.330%
2024	12. Earthquake	37273	Axis Ins Co	Property and Casualty	N	Stock	N	P	Axis Capital Grp	Licensed	IL	1,809	1,171	0	483	0.006%	9.335%
2024	12. Earthquake	20370	Axis Reins Co	Property and Casualty	N	Stock	N	P	Axis Capital Grp	Licensed	NY	0	0	0	-14	0.000%	9.335%
2024	12. Earthquake	26620	Axis Surplus Ins Co	Property and Casualty	N	Stock	N	P	Axis Capital Grp	Authorized Surplus Lines W	IL	284,833	341,181	0	27,473	0.890%	10.226%
2024	12. Earthquake	18279	Bankers Standard Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	164,359	152,564	0	0	0.514%	10.739%
2024	12. Earthquake	38911	Berkley Natl Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	4,774	4,098	0	0	0.015%	10.754%
2024	12. Earthquake	29580	Berkley Regional Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	133	65	0	0	0.000%	10.755%
2024	12. Earthquake	10391	Berkshire Hathaway Direct Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Licensed	NE	75,823	53,116	0	22,609	0.237%	10.992%
2024	12. Earthquake	12489	Bridgeway Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Authorized Surplus Lines W	DE	-60,075	75,260	0	-33,342	-0.188%	10.804%
2024	12. Earthquake	12961	Canopus Us Ins	Property and Casualty	N	Stock	N	P		Authorized Surplus Lines W	DE	-225	-9	0	0	-0.001%	10.803%
2024	12. Earthquake	20230	Central Mut Ins Co	Property and Casualty	N	Stock	N	P	Central Mut Ins Co Gr	Licensed	OH	68,737	68,798	0	0	0.215%	11.018%
2024	12. Earthquake	25615	Charter Oak Fire Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	OH	6,975	7,648	0	278	0.022%	11.040%
2024	12. Earthquake	31534	Citizens Ins Co Of Amer	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	MI	10,165	14,066	0	-1,058	0.032%	11.072%
2024	12. Earthquake	31127	Columbia Cas Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Authorized Surplus Lines W	IL	131,868	129,872	0	-4,370	0.412%	11.484%
2024	12. Earthquake	20443	Continental Cas Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	70,562	73,427	0	18,079	0.221%	11.704%
2024	12. Earthquake	35289	Continental Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	177	372	0	124	0.001%	11.705%
2024	12. Earthquake	13027	Covington Specialty Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Authorized Surplus Lines W	NH	-9	20	0	0	0.000%	11.705%
2024	12. Earthquake	44520	Crum & Forster Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	DE	65,207	76,769	0	-4,347	0.204%	11.909%
2024	12. Earthquake	42587	Depositors Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	0	957	0	0	0.000%	11.909%
2024	12. Earthquake	40649	Economy Premier Assur Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	IL	7,535	8,555	0	0	0.024%	11.932%
2024	12. Earthquake	25186	Emc Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Emc Ins Co Grp	Licensed	IA	7,656	7,561	0	13	0.024%	11.956%
2024	12. Earthquake	21407	Emcasco Ins Co	Property and Casualty	N	Stock	N	P	Emc Ins Co Grp	Licensed	IA	28,379	28,148	0	401	0.089%	12.045%
2024	12. Earthquake	21458	Employers Ins Co Of Wausau	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	321,765	340,302	0	0	1.006%	13.050%
2024	12. Earthquake	21415	Employers Mut Cas Co	Property and Casualty	N	Mutual	N	P	Emc Ins Co Grp	Licensed	IA	51,849	40,859	0	115	0.162%	13.212%
2024	12. Earthquake	10641	Endurance Amer Ins Co	Property and Casualty	N	Stock	N	P	Sompo Grp	Licensed	DE	0	0	0	-4	0.000%	13.212%

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2024	12. Earthquake	41718	Endurance Amer Specialty Ins Co	Property and Casualty	N	Stock	N	P	Sompo Grp	Authorized Surplus Lines W	DE	2,571,396	2,667,933	0	517,029	8.037%	21.249%
2024	12. Earthquake	43630	Endurance Risk Solutions Assur Co	Property and Casualty	N	Stock	N	P	Sompo Grp	Licensed	DE	0	0	0	211	0.000%	21.249%
2024	12. Earthquake	35378	Evanston Ins Co	Property and Casualty	N	Stock	N	P	Markel Grp	Authorized Surplus Lines W	IL	379,584	459,766	0	734,121	1.186%	22.436%
2024	12. Earthquake	10851	Everest Ind Ins Co	Property and Casualty	N	Stock	N	P	Everest Reins Holding	Authorized Surplus Lines W	DE	0	0	0	22	0.000%	22.436%
2024	12. Earthquake	21482	Factory Mut Ins Co	Property and Casualty	N	Mutual	N	P	Fm Global Grp	Licensed	RI	10,123,372	6,340,032	0	0	31.641%	54.076%
2024	12. Earthquake	25321	Farmers Direct Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	RI	1,229	1,259	0	0	0.004%	54.080%
2024	12. Earthquake	26298	Farmers Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	RI	28,602	28,969	0	0	0.089%	54.170%
2024	12. Earthquake	10178	Fccl Ins Co	Property and Casualty	N	Stock	N	P	Fccl Mut Ins Grp	Licensed	FL	0	23	0	0	0.000%	54.170%
2024	12. Earthquake	20281	Federal Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	86,458	85,024	0	0	0.270%	54.440%
2024	12. Earthquake	13935	Federated Mut Ins Co	Property and Casualty	N	Mutual	N	P	Federated Mut Grp	Licensed	MN	57,541	48,451	0	0	0.180%	54.620%
2024	12. Earthquake	16024	Federated Reserve Ins Co	Property and Casualty	N	Stock	N	P	Federated Mut Grp	Licensed	MN	446	701	0	0	0.001%	54.621%
2024	12. Earthquake	28304	Federated Serv Ins Co	Property and Casualty	N	Stock	N	P	Federated Mut Grp	Licensed	MN	9,028	9,665	0	0	0.028%	54.649%
2024	12. Earthquake	39306	Fidelity & Deposit Co Of Md	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	17,318	17,128	0	0	0.054%	54.704%
2024	12. Earthquake	35386	Fidelity & Guar Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	IA	0	79	0	-14	0.000%	54.704%
2024	12. Earthquake	11380	Firemans Fund Ind Corp	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Authorized Surplus Lines W	NJ	11,684	7,288	0	0	0.037%	54.740%
2024	12. Earthquake	21873	Firemans Fund Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	IL	153,061	139,793	0	2,374	0.478%	55.218%
2024	12. Earthquake	33588	First Liberty Ins Corp	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IL	67	14	0	0	0.000%	55.219%
2024	12. Earthquake	13978	Florists Mut Ins Co	Property and Casualty	N	Mutual	N	P	Sentry Ins Grp	Licensed	WI	0	1,847	0	-635	0.000%	55.219%
2024	12. Earthquake	11185	Foremost Ins Co Grand Rapids Mi	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	MI	0	0	0	3	0.000%	55.219%
2024	12. Earthquake	41513	Foremost Signature Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	MI	0	0	0	3	0.000%	55.219%
2024	12. Earthquake	21253	Garrison Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	United Serv Automobi	Licensed	TX	110,256	107,025	0	-864	0.345%	55.563%
2024	12. Earthquake	24414	General Cas Co Of Wi	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	WI	4,389	8,981	0	-1,703	0.014%	55.577%
2024	12. Earthquake	37362	General Star Ind Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Authorized Surplus Lines W	DE	19,556	34,162	0	0	0.061%	55.638%
2024	12. Earthquake	22098	Grain Dealers Mut Ins Co	Property and Casualty	N	Mutual	N	P	American Family Ins C	Licensed	IN	815	663	0	0	0.003%	55.641%
2024	12. Earthquake	23809	Granite State Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	3,134	5,848	0	-3	0.010%	55.650%
2024	12. Earthquake	26832	Great Amer Alliance Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	966	960	0	0	0.003%	55.653%
2024	12. Earthquake	26344	Great Amer Assur Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	412	377	0	-8	0.001%	55.655%
2024	12. Earthquake	16691	Great Amer Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	283,197	303,034	0	19,764	0.885%	56.540%
2024	12. Earthquake	22136	Great Amer Ins Co Of Ny	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	NY	14,398	13,769	0	1,847	0.045%	56.585%
2024	12. Earthquake	14167	Guideone Natl Ins Co	Property and Casualty	N	Stock	N	P	Guideone Ins Grp	Authorized Surplus Lines W	IA	11,409	7,684	0	-391	0.036%	56.621%
2024	12. Earthquake	26808	Hallmark Specialty Ins Co	Property and Casualty	N	Stock	N	P	Hallmark Fin Serv Grp	Not Licensed	OK	0	0	0	-11,644	0.000%	56.621%
2024	12. Earthquake	36064	Hanover Amer Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	35,237	35,373	0	-2,879	0.110%	56.731%
2024	12. Earthquake	22292	Hanover Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	13,274	12,169	0	-869	0.041%	56.772%
2024	12. Earthquake	26433	Harco Natl Ins Co	Property and Casualty	N	Stock	N	P	Iat Reins Co Grp	Licensed	IL	819	806	0	1,622	0.003%	56.775%
2024	12. Earthquake	23582	Harleysville Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	2,877	1,485	0	0	0.009%	56.784%
2024	12. Earthquake	35696	Harleysville Preferred Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	227	563	0	0	0.001%	56.784%
2024	12. Earthquake	26182	Harleysville Worcester Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	379	1,000	0	0	0.001%	56.786%
2024	12. Earthquake	22357	Hartford Accident & Ind Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	2,083	2,003	0	0	0.007%	56.792%
2024	12. Earthquake	29424	Hartford Cas Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	3,752	3,378	0	-11	0.012%	56.804%
2024	12. Earthquake	37478	Hartford Ins Co Of The Midwest	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	26,976	22,186	0	-1	0.084%	56.888%
2024	12. Earthquake	30104	Hartford Underwriters Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	11,188	10,721	0	0	0.035%	56.923%
2024	12. Earthquake	14231	Homeland Ins Co Of De	Property and Casualty	N	Stock	N	P	Intact Financial Grp	Licensed	DE	6	6	0	0	0.000%	56.923%
2024	12. Earthquake	34452	Homeland Ins Co Of Ny	Property and Casualty	N	Stock	N	P	Intact Financial Grp	Authorized Surplus Lines W	NY	978	2,173	0	0	0.003%	56.926%
2024	12. Earthquake	22578	Horace Mann Ins Co	Property and Casualty	N	Stock	N	P	Horace Mann Grp	Licensed	IL	1,842	1,857	0	0	0.006%	56.932%
2024	12. Earthquake	22756	Horace Mann Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Horace Mann Grp	Licensed	IL	5,773	5,677	0	0	0.018%	56.950%
2024	12. Earthquake	42374	Houston Cas Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holdings	Authorized Surplus Lines W	TX	121,124	147,077	15,330	22,203	0.379%	57.329%
2024	12. Earthquake	27960	Illinois Union Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines W	IL	29,822	31,268	0	0	0.093%	57.422%
2024	12. Earthquake	36940	Indian Harbor Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Authorized Surplus Lines W	DE	188,957	222,900	0	2,298	0.591%	58.012%
2024	12. Earthquake	27847	Insurance Co Of The West	Property and Casualty	N	Stock	N	P	Icw Grp Assets Inc Gr	Licensed	CA	75,230	58,399	0	0	0.235%	58.247%
2024	12. Earthquake	22829	Interstate Fire & Cas Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Authorized Surplus Lines W	IL	0	0	0	-2,446	0.000%	58.247%
2024	12. Earthquake	10749	Intrepid Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	4	671	0	0	0.000%	58.248%
2024	12. Earthquake	25445	Ironshore Specialty Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Authorized Surplus Lines W	AZ	2,819	2,937	0	-3,210,519	0.009%	58.256%
2024	12. Earthquake	38920	Kinsale Ins Co	Property and Casualty	N	Stock	N	P	Authorized Surplus Lines W	Authorized Surplus Lines W	AR	54,319	135,607	0	3,894	0.170%	58.426%
2024	12. Earthquake	33138	Landmark Amer Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Authorized Surplus Lines W	NH	262,078	292,533	0	0	0.819%	59.245%
2024	12. Earthquake	19437	Lexington Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines W	DE	1,011,734	1,083,200	0	206	3.162%	62.407%
2024	12. Earthquake	23035	Liberty Mut Fire Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	323,809	815,675	0	1,160	1.012%	63.419%
2024	12. Earthquake	10725	Liberty Surplus Ins Corp	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Authorized Surplus Lines W	NH	137	172	0	-2	0.000%	63.420%
2024	12. Earthquake	14400	Lititz Mut Ins Co	Property and Casualty	N	Mutual	N	P	Lititz Mut Grp	Licensed	PA	12,469	12,230	1,200	1,200	0.039%	63.459%
2024	12. Earthquake	22306	Massachusetts Bay Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	23,122	23,637	0	-1,845	0.072%	63.531%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - EARTHQUAKE 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	12. Earthquake	26743	Maxum Ind Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Authorized Surplus Lines W	CT	0	0	0	4,683	0.000%	63.531%
2024	12. Earthquake	23434	Middlesex Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	11,754	10,531	0	-2,498	0.037%	63.568%
2024	12. Earthquake	41653	Milbank Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IA	-359	9,467	0	0	-0.001%	63.567%
2024	12. Earthquake	13331	Motorists Commercial Mut Ins Co	Property and Casualty	N	Mutual	N	P	Encova Mut Ins Grp	Licensed	OH	5,433	6,409	0	0	0.017%	63.584%
2024	12. Earthquake	41807	Ms Transverse Specialty Ins Co	Property and Casualty	N	Stock	N	P	Ms & Ad Ins Grp	Authorized Surplus Lines W	TX	602,513	461,432	0	23,522	1.883%	65.467%
2024	12. Earthquake	37974	Mt Hawley Ins Co	Property and Casualty	N	Stock	N	P	Rli Ins Grp	Authorized Surplus Lines W	IL	116,947	104,352	0	0	0.366%	65.832%
2024	12. Earthquake	20079	National Fire & Marine Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Authorized Surplus Lines W	NE	973,350	1,044,414	0	-35,699	3.042%	68.875%
2024	12. Earthquake	20478	National Fire Ins Co Of Hartford	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	11	10	0	3	0.000%	68.875%
2024	12. Earthquake	20052	National Liab & Fire Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Licensed	CT	2	5,226	0	-3,121	0.000%	68.875%
2024	12. Earthquake	20141	National Trust Ins Co	Property and Casualty	N	Stock	N	P	Fcci Mut Ins Grp	Licensed	IN	0	0	0	-1	0.000%	68.875%
2024	12. Earthquake	19445	National Union Fire Ins Co Of Pittsb	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	PA	367,864	354,019	0	238	1.150%	70.024%
2024	12. Earthquake	26093	Nationwide Affinity Co Of Amer	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	956	1,179	0	0	0.003%	70.027%
2024	12. Earthquake	28223	Nationwide Agribusiness Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	6,088	6,381	0	0	0.019%	70.046%
2024	12. Earthquake	10723	Nationwide Assur Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	847	968	0	0	0.003%	70.049%
2024	12. Earthquake	23760	Nationwide Gen Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	142,087	151,607	0	1,503	0.444%	70.493%
2024	12. Earthquake	10948	Nationwide Ins Co Of Fl	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	1,893	3,276	0	0	0.006%	70.499%
2024	12. Earthquake	23787	Nationwide Mut Ins Co	Property and Casualty	N	Mutual	N	P	Nationwide Corp Grp	Licensed	OH	144,191	155,734	0	1,904	0.451%	70.950%
2024	12. Earthquake	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	155,786	167,381	0	2,502	0.487%	71.437%
2024	12. Earthquake	23841	New Hampshire Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	1,835	2,220	0	5	0.006%	71.442%
2024	12. Earthquake	21105	North River Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NJ	0	0	0	2	0.000%	71.442%
2024	12. Earthquake	23248	Occidental Fire & Cas Co Of Nc	Property and Casualty	N	Stock	N	P	Iat Reins Co Grp	Licensed	NC	6,851	6,425	0	2,501	0.021%	71.464%
2024	12. Earthquake	24104	Ohio Farmers Ins Co	Property and Casualty	N	Mutual	N	P	Westfield Grp	Licensed	OH	222	209	0	0	0.001%	71.465%
2024	12. Earthquake	24082	Ohio Security Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	3,437	3,231	0	0	0.011%	71.475%
2024	12. Earthquake	17558	Old Guard Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	209	152	0	0	0.001%	71.476%
2024	12. Earthquake	32700	Owners Ins Co	Property and Casualty	N	Stock	N	P	Auto Owners Grp	Licensed	OH	623,445	587,497	0	0	1.949%	73.424%
2024	12. Earthquake	22748	Pacific Employers Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	0	10	0	0	0.000%	73.424%
2024	12. Earthquake	20338	Palomar Specialty Ins Co	Property and Casualty	N	Stock	N	P	Palomar Holdings Grp	Licensed	OR	0	-11	0	0	0.000%	73.424%
2024	12. Earthquake	14974	Pennsylvania Lumbermens Mut Ins	Property and Casualty	N	Mutual	N	P		Licensed	PA	12,826	12,574	0	0	0.040%	73.465%
2024	12. Earthquake	13714	Pharmacists Mut Ins Co	Property and Casualty	N	Mutual	N	P	Pharmacists Mut Grp	Licensed	IA	1	14	0	0	0.000%	73.465%
2024	12. Earthquake	25623	Phoenix Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	34,442	35,113	0	9	0.108%	73.572%
2024	12. Earthquake	37257	Praetorian Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	0	0	0	98	0.000%	73.572%
2024	12. Earthquake	10786	Princeton Excess & Surplus Lines Ins	Property and Casualty	N	Stock	N	P	Munich Re Grp	Authorized Surplus Lines W	DE	50,063	57,101	0	80,739	0.156%	73.729%
2024	12. Earthquake	39217	Qbe Ins Corp	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	0	0	0	15,423	0.000%	73.729%
2024	12. Earthquake	11515	Qbe Specialty Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Authorized Surplus Lines W	ND	7,694	34,684	0	191,570	0.024%	73.753%
2024	12. Earthquake	24449	Regent Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	WI	1,089	786	0	418	0.003%	73.756%
2024	12. Earthquake	12475	Republic Franklin Ins Co	Property and Casualty	N	Stock	N	P	Utica Grp	Licensed	OH	6,589	6,839	0	0	0.021%	73.777%
2024	12. Earthquake	13056	Rli Ins Co	Property and Casualty	N	Stock	N	P	Rli Ins Grp	Licensed	IL	16	10	0	0	0.000%	73.777%
2024	12. Earthquake	22314	Rsui Ind Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Licensed	NH	29,494	36,666	0	0	0.092%	73.869%
2024	12. Earthquake	41297	Scottsdale Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Authorized Surplus Lines W	OH	268	221	0	-510	0.001%	73.870%
2024	12. Earthquake	24988	Sentry Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	6,519	6,096	0	-146	0.020%	73.890%
2024	12. Earthquake	21180	Sentry Select Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	1,281	1,430	0	-49	0.004%	73.894%
2024	12. Earthquake	38997	Sompo Amer Fire & Mar Ins Co Amer	Property and Casualty	N	Stock	N	P	Sompo Grp	Licensed	NY	135	22	0	5	0.000%	73.895%
2024	12. Earthquake	11126	Sompo Amer Ins Co	Property and Casualty	N	Stock	N	P	Sompo Grp	Licensed	NY	10	543	0	484	0.000%	73.895%
2024	12. Earthquake	26867	Southern Ins Co Of Va	Property and Casualty	N	Stock	N	P	Donegal Grp	Licensed	VA	2,811	4,762	0	0	0.009%	73.903%
2024	12. Earthquake	24767	St Paul Fire & Marine Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	100	21	0	0	0.000%	73.904%
2024	12. Earthquake	19070	Standard Fire Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	57,672	59,871	0	18	0.180%	74.084%
2024	12. Earthquake	40045	Starnet Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	49	45	0	0	0.000%	74.084%
2024	12. Earthquake	13604	Starr Surplus Lines Ins Co	Property and Casualty	N	Stock	N	P	Starr Grp	Authorized Surplus Lines W	TX	0	0	0	-65,960	0.000%	74.084%
2024	12. Earthquake	44776	Starstone Specialty Ins Co	Property and Casualty	N	Stock	N	P	Core Specialty Ins Ho	Authorized Surplus Lines W	DE	-5,436	116,455	0	-26,101	-0.017%	74.067%
2024	12. Earthquake	25127	State Auto Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IA	77,441	78,829	0	0	0.242%	74.309%
2024	12. Earthquake	25135	State Automobile Mut Ins Co	Property and Casualty	N	Mutual	N	P	Liberty Mut Grp	Licensed	OH	8,344	11,720	0	0	0.026%	74.335%
2024	12. Earthquake	25143	State Farm Fire & Cas Co	Property and Casualty	N	Stock	N	P	State Farm Grp	Licensed	IL	1,220,901	1,158,700	0	0	3.816%	78.151%
2024	12. Earthquake	26387	Steadfast Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Authorized Surplus Lines W	IL	44,023	60,130	0	-1,158	0.138%	78.289%
2024	12. Earthquake	16578	Stillwater Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Wt Holdings Grp	Licensed	NY	5,293	6,187	0	0	0.017%	78.305%
2024	12. Earthquake	16889	Summit Specialty Ins Co	Property and Casualty	N	Stock	N	P	Mgi Holdings Grp	Authorized Surplus Lines W	NE	8,226	5,394	0	-32	0.026%	78.331%
2024	12. Earthquake	29874	Swiss Re Corp Solutions Amer Ins Co	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Licensed	MO	10,416	35,914	0	0	0.033%	78.364%
2024	12. Earthquake	34916	Swiss Re Corp Solutions Capacity Ins	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Authorized Surplus Lines W	MO	140,786	104,237	0	0	0.440%	78.804%
2024	12. Earthquake	29700	Swiss Re Corp Solutions Elite Ins Co	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Licensed	MO	747,493	871,086	0	0	2.336%	81.140%
2024	12. Earthquake	22683	Teachers Ins Co	Property and Casualty	N	Stock	N	P	Horace Mann Grp	Licensed	IL	3,637	3,653	0	0	0.011%	81.151%

NORTH CAROLINA DEPARTMENT OF INSURANCE
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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	12. Earthquake	42376	Technology Ins Co Inc	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	274	250	0	24	0.001%	81.152%
2024	12. Earthquake	28665	The Cincinnati Cas Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	9,099	9,681	0	0	0.028%	81.181%
2024	12. Earthquake	23280	The Cincinnati Ind Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	2,835	1,901	0	0	0.009%	81.189%
2024	12. Earthquake	10677	The Cincinnati Ins Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	438,335	376,443	0	0	1.370%	82.560%
2024	12. Earthquake	12617	The Members Ins Co	Property and Casualty	N	Stock	N	P	Automobile Club Mi G	Licensed	NC	9,933	9,939	0	0	0.031%	82.591%
2024	12. Earthquake	28886	Transguard Ins Co Of Amer Inc	Property and Casualty	N	Stock	N	P	Iat Reins Co Grp	Licensed	IL	3,807	3,793	0	2,346	0.012%	82.602%
2024	12. Earthquake	20494	Transportation Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	236	202	0	-100	0.001%	82.603%
2024	12. Earthquake	19038	Travelers Cas & Surety Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	774	765	0	0	0.002%	82.606%
2024	12. Earthquake	29696	Travelers Excess & Surplus Lines Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Authorized Surplus Lines W	CT	582,578	646,173	0	2	1.821%	84.426%
2024	12. Earthquake	25658	Travelers Ind Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	1,410,097	1,363,330	0	30	4.407%	88.834%
2024	12. Earthquake	25666	Travelers Ind Co Of Amer	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	3,286	3,253	0	-16	0.010%	88.844%
2024	12. Earthquake	38130	Travelers Personal Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	78,126	59,562	0	3	0.244%	89.088%
2024	12. Earthquake	36145	Travelers Personal Security Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	5,490	5,522	0	0	0.017%	89.105%
2024	12. Earthquake	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	234,020	224,393	0	247	0.731%	89.837%
2024	12. Earthquake	31003	Tri State Ins Co Of Mn	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	25	25	0	0	0.000%	89.837%
2024	12. Earthquake	21423	Union Ins Co Of Providence	Property and Casualty	N	Stock	N	P	Emc Ins Co Grp	Licensed	IA	19,936	19,404	0	234	0.062%	89.899%
2024	12. Earthquake	25941	United Serv Automobile Assn	Property and Casualty	N	Reciprocal	N	P	United Serv Automobi	Licensed	TX	771,746	761,381	0	-2,916	2.412%	92.311%
2024	12. Earthquake	21113	United States Fire Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	0	0	0	-9	0.000%	92.311%
2024	12. Earthquake	16063	Unitrin Auto & Home Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	NY	581	3,104	0	223	0.002%	92.313%
2024	12. Earthquake	40703	Unitrin Safeguard Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	WI	-463	3,082	0	207	-0.001%	92.312%
2024	12. Earthquake	32972	Universal Ins Co	Property and Casualty	N	Stock	N	P	Automobile Club Mi G	Licensed	NC	310	272	0	0	0.001%	92.313%
2024	12. Earthquake	25968	Usaa Cas Ins Co	Property and Casualty	N	Stock	N	P	United Serv Automobi	Licensed	TX	437,867	419,862	0	906	1.369%	93.681%
2024	12. Earthquake	18600	Usaa Gen Ind Co	Property and Casualty	N	Stock	N	P	United Serv Automobi	Licensed	TX	160,800	157,809	0	-1,067	0.503%	94.184%
2024	12. Earthquake	25976	Utica Mut Ins Co	Property and Casualty	N	Mutual	N	P	Utica Grp	Licensed	NY	90	54	0	0	0.000%	94.184%
2024	12. Earthquake	20508	Valley Forge Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	17	14	0	4	0.000%	94.184%
2024	12. Earthquake	16275	Vantage Risk Specialty Ins Co	Property and Casualty	N	Stock	N	P	Vantage Grp	Authorized Surplus Lines W	DE	636	228	0	95	0.002%	94.186%
2024	12. Earthquake	10815	Verian Fire Ins Co Md	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	93,350	87,463	0	80	0.292%	94.478%
2024	12. Earthquake	17499	Victor Ins Exchange	Property and Casualty	N	Reciprocal	N	P	Authorized Surplus Lines W	Licensed	DE	2,483	6,028	0	0	0.008%	94.486%
2024	12. Earthquake	20397	Vigilant Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	NY	69,572	68,235	0	0	0.217%	94.703%
2024	12. Earthquake	25011	Wesco Ins Co	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	220	161	0	12	0.001%	94.704%
2024	12. Earthquake	15350	West Bend Ins Co	Property and Casualty	N	Stock	N	P	West Bend Ins Grp	Licensed	WI	12,113	24,800	0	0	0.038%	94.742%
2024	12. Earthquake	10030	Westchester Fire Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	34,257	27,401	0	0	0.107%	94.849%
2024	12. Earthquake	10172	Westchester Surplus Lines Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines W	GA	172,346	218,953	0	0	0.539%	95.387%
2024	12. Earthquake	16447	Westfield Champion Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	2,329	2,534	0	0	0.007%	95.395%
2024	12. Earthquake	24112	Westfield Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	17,767	18,379	0	0	0.056%	95.450%
2024	12. Earthquake	24120	Westfield Natl Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	11,991	12,514	0	0	0.037%	95.488%
2024	12. Earthquake	16450	Westfield Premier Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	1,179	1,019	0	0	0.004%	95.491%
2024	12. Earthquake	16992	Westfield Specialty Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Authorized Surplus Lines W	OH	76,352	86,371	0	8,885	0.239%	95.730%
2024	12. Earthquake	16449	Westfield Superior Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	1,720	414	0	0	0.005%	95.735%
2024	12. Earthquake	16448	Westfield Touchstone Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	0	3,837	0	0	0.000%	95.735%
2024	12. Earthquake	24554	XI Ins Amer Inc	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	1,068,806	1,081,335	0	28,128	3.341%	99.076%
2024	12. Earthquake	37885	XI Specialty Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	310	310	0	35	0.001%	99.077%
2024	12. Earthquake	16535	Zurich Amer Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	NY	295,365	285,568	0	748	0.923%	100.000%
2024	12. Earthquake		TOTAL									31,994,797	29,451,505	141,530	(1,779,888)	100.000%	

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - EARTHQUAKE BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2024

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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