

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL AUTO NO-FAULT (PERSONAL INJURY PROTECTION) 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	19.3. Commercial auto no-fault (personal injury protection)	10750	1st Choice Advantage Ins Co Inc	Property and Casualty	N	Stock	N	P	Ecm Ins Grp	Licensed	PA	104,277	103,034	23,133	33,070	14.669%	14.669%
2024	19.3. Commercial auto no-fault (personal injury protection)	10690	Allied World Natl Assur Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NH	0	0	0	-8	0.000%	14.669%
2024	19.3. Commercial auto no-fault (personal injury protection)	41840	Allmerica Fin Benefit Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	MI	144	84	0	19	0.020%	14.689%
2024	19.3. Commercial auto no-fault (personal injury protection)	19720	American Alt Ins Corp	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	DE	0	0	0	-8,032	0.000%	14.689%
2024	19.3. Commercial auto no-fault (personal injury protection)	21849	American Automobile Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	MO	628	501	0	0	0.088%	14.777%
2024	19.3. Commercial auto no-fault (personal injury protection)	23469	American Modern Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	OH	0	0	0	-108	0.000%	14.777%
2024	19.3. Commercial auto no-fault (personal injury protection)	19488	Amerisure Ins Co	Property and Casualty	N	Stock	N	P	Amerisure Co Grp	Licensed	MI	0	0	0	-53	0.000%	14.777%
2024	19.3. Commercial auto no-fault (personal injury protection)	23396	Amerisure Mut Ins Co	Property and Casualty	N	Mutual	N	P	Amerisure Co Grp	Licensed	MI	0	0	0	-46	0.000%	14.777%
2024	19.3. Commercial auto no-fault (personal injury protection)	11050	Amerisure Partners Ins Co	Property and Casualty	N	Stock	N	P	Amerisure Co Grp	Licensed	MI	0	0	0	-1	0.000%	14.777%
2024	19.3. Commercial auto no-fault (personal injury protection)	42390	Amguard Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway C	Licensed	NE	0	0	5,781	83,608	0.000%	14.777%
2024	19.3. Commercial auto no-fault (personal injury protection)	11150	Arch Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Licensed	MO	-839	617	0	222	-0.118%	14.659%
2024	19.3. Commercial auto no-fault (personal injury protection)	45055	Ascot Specialty Ins Co	Property and Casualty	N	Stock	N	P	Ascot Ins Us Grp	Authorized Surplus Lines W	DE	39	35	0	12	0.005%	14.665%
2024	19.3. Commercial auto no-fault (personal injury protection)	22586	Atlantic States Ins Co	Property and Casualty	N	Stock	N	P	Donegal Grp	Licensed	PA	39	38	0	0	0.005%	14.670%
2024	19.3. Commercial auto no-fault (personal injury protection)	41394	Benchmark Ins Co	Property and Casualty	N	Stock	N	P	Benchmark Holding C	Licensed	KS	0	0	0	-10	0.000%	14.670%
2024	19.3. Commercial auto no-fault (personal injury protection)	38911	Berkley Natl Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	15,246	9,408	0	-12,531	2.145%	16.815%
2024	19.3. Commercial auto no-fault (personal injury protection)	10391	Berkshire Hathaway Direct Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway C	Licensed	NE	0	0	0	-1	0.000%	16.815%
2024	19.3. Commercial auto no-fault (personal injury protection)	20044	Berkshire Hathaway Homestate Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway C	Licensed	NE	0	0	1,956	1,956	0.000%	16.815%
2024	19.3. Commercial auto no-fault (personal injury protection)	10464	Canal Ins Co	Property and Casualty	N	Stock	N	P	Canal Grp	Licensed	SC	29	29	9,844	107,569	0.004%	16.819%
2024	19.3. Commercial auto no-fault (personal injury protection)	12961	Canopus Us Ins	Property and Casualty	N	Stock	N	P	Authorized Surplus Lines W	Licensed	DE	42,550	44,246	0	-190,522	5.986%	22.805%
2024	19.3. Commercial auto no-fault (personal injury protection)	37206	Contractors Bonding & Ins Co	Property and Casualty	N	Stock	N	P	Rli Ins Grp	Licensed	IL	-21	-21	0	164	-0.003%	22.802%
2024	19.3. Commercial auto no-fault (personal injury protection)	44520	Crum & Forster Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	DE	0	0	0	-741	0.000%	22.802%
2024	19.3. Commercial auto no-fault (personal injury protection)	35483	Daily Underwriters Of Amer	Property and Casualty	N	Stock	N	P	Licensed	Licensed	PA	88	88	0	0	0.012%	22.814%
2024	19.3. Commercial auto no-fault (personal injury protection)	13692	Donegal Mut Ins Co	Property and Casualty	N	Mutual	N	P	Donegal Grp	Licensed	PA	0	0	0	-1,000	0.000%	22.814%
2024	19.3. Commercial auto no-fault (personal injury protection)	16882	Everspan Ind Ins Co	Property and Casualty	N	Stock	N	P	Ambac Financial Grp	Authorized Surplus Lines W	AZ	0	0	0	5,000	0.000%	22.814%
2024	19.3. Commercial auto no-fault (personal injury protection)	24961	Everspan Ins Co	Property and Casualty	N	Stock	N	P	Ambac Financial Grp	Licensed	AZ	32,115	26,187	5,000	15,654	4.518%	27.332%
2024	19.3. Commercial auto no-fault (personal injury protection)	31925	Falls Lake Natl Ins Co	Property and Casualty	N	Stock	N	P	James River Grp	Licensed	OH	0	0	0	45	0.000%	27.332%
2024	19.3. Commercial auto no-fault (personal injury protection)	35386	Fidelity & Guar Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	IA	0	0	0	-5	0.000%	27.332%
2024	19.3. Commercial auto no-fault (personal injury protection)	24414	General Cas Co Of Wi	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	WI	0	0	0	279	0.000%	27.332%
2024	19.3. Commercial auto no-fault (personal injury protection)	23809	Granite State Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	-93	-93	0	0	-0.013%	27.319%
2024	19.3. Commercial auto no-fault (personal injury protection)	26344	Great Amer Assur Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	7,630	7,630	0	0	1.073%	28.392%
2024	19.3. Commercial auto no-fault (personal injury protection)	11371	Great West Cas Co	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	NE	0	0	121,552	121,547	0.000%	28.392%
2024	19.3. Commercial auto no-fault (personal injury protection)	22322	Greenwich Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	0	0	0	73,032	0.000%	28.392%
2024	19.3. Commercial auto no-fault (personal injury protection)	34037	Hallmark Ins Co	Property and Casualty	N	Stock	N	P	Hallmark Fin Serv Gr	Licensed	AZ	0	0	0	-714	0.000%	28.392%
2024	19.3. Commercial auto no-fault (personal injury protection)	16777	Highlander Specialty Ins Co	Property and Casualty	N	Stock	N	P	Clear Blue Financial G	Authorized Surplus Lines W	TX	1,330	1,079	0	2,735	0.187%	28.579%
2024	19.3. Commercial auto no-fault (personal injury protection)	10200	Hiscox Ins Co Inc	Property and Casualty	N	Stock	N	P	Hiscox Ins Grp	Licensed	NJ	-10	-6	0	-2	-0.001%	28.578%
2024	19.3. Commercial auto no-fault (personal injury protection)	25054	Hudson Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	182	78	0	-53	0.026%	28.603%
2024	19.3. Commercial auto no-fault (personal injury protection)	11090	Incline Cas Co	Property and Casualty	N	Stock	N	P	Incline Ins Grp Llc Gr	Licensed	TX	173,681	287,535	0	130,779	24.432%	53.035%
2024	19.3. Commercial auto no-fault (personal injury protection)	19429	Insurance Co Of The State Of Pa	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	0	0	0	-203	0.000%	53.035%
2024	19.3. Commercial auto no-fault (personal injury protection)	22772	Integon Ind Corp	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	0	0	21,546	36,152	0.000%	53.035%
2024	19.3. Commercial auto no-fault (personal injury protection)	19917	Liberty Ins Underwriters Inc	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NJ	0	0	0	-2	0.000%	53.035%
2024	19.3. Commercial auto no-fault (personal injury protection)	38970	Markel Ins Co	Property and Casualty	N	Stock	N	P	Markel Grp	Licensed	IL	471	470	0	125	0.066%	53.101%
2024	19.3. Commercial auto no-fault (personal injury protection)	36838	Mesa Underwriters Specialty Ins Co	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Authorized Surplus Lines W	NJ	268	315	0	107	0.038%	53.139%
2024	19.3. Commercial auto no-fault (personal injury protection)	27138	Midvale Ind Co	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	WI	0	11	0	47	0.000%	53.139%
2024	19.3. Commercial auto no-fault (personal injury protection)	26662	Milford Cas Ins Co	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	0	0	-8,200	-8,200	0.000%	53.139%
2024	19.3. Commercial auto no-fault (personal injury protection)	21075	Ms Transverse Ins Co	Property and Casualty	N	Stock	N	P	Ms & Ad Ins Grp	Licensed	TX	16,872	4,965	-2,917	77	2.373%	55.513%
2024	19.3. Commercial auto no-fault (personal injury protection)	41807	Ms Transverse Specialty Ins Co	Property and Casualty	N	Stock	N	P	Ms & Ad Ins Grp	Authorized Surplus Lines W	TX	2,037	854	0	317	0.287%	55.799%
2024	19.3. Commercial auto no-fault (personal injury protection)	32620	National Interstate Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	0	0	3,285	9,923	0.000%	55.799%
2024	19.3. Commercial auto no-fault (personal injury protection)	19445	National Union Fire Ins Co Of Pittsb	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	PA	55,169	48,894	0	41,245	7.761%	63.560%
2024	19.3. Commercial auto no-fault (personal injury protection)	42307	Navigators Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	NY	1	1	0	0	0.000%	63.560%
2024	19.3. Commercial auto no-fault (personal injury protection)	23841	New Hampshire Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	-3	-3	0	-13	0.000%	63.560%
2024	19.3. Commercial auto no-fault (personal injury protection)	16608	New York Marine & Gen Ins Co	Property and Casualty	N	Stock	N	P	Coaction Global Inc C	Licensed	NY	0	0	0	-102	0.000%	63.560%
2024	19.3. Commercial auto no-fault (personal injury protection)	16285	Next Ins Us Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	DE	-2	-2	0	-901	0.000%	63.559%
2024	19.3. Commercial auto no-fault (personal injury protection)	14788	Ngm Ins Co	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	FL	0	0	0	3	0.000%	63.559%
2024	19.3. Commercial auto no-fault (personal injury protection)	27740	North Pointe Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	0	0	0	146	0.000%	63.559%
2024	19.3. Commercial auto no-fault (personal injury protection)	21105	North River Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NJ	0	0	0	-297	0.000%	63.559%
2024	19.3. Commercial auto no-fault (personal injury protection)	32700	Owners Ins Co	Property and Casualty	N	Stock	N	P	Auto Owners Grp	Licensed	OH	0	0	0	784	0.000%	63.559%
2024	19.3. Commercial auto no-fault (personal injury protection)	18058	Philadelphia Ind Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Licensed	PA	54	0	0	0	0.008%	63.567%
2024	19.3. Commercial auto no-fault (personal injury protection)	37257	Praetorian Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	0	0	0	1,159	0.000%	63.567%
2024	19.3. Commercial auto no-fault (personal injury protection)	36234	Preferred Professional Ins Co	Property and Casualty	N	Stock	N	P	Coverys Grp	Licensed	NE	147,194	97,157	12,622	14,796	20.706%	84.273%
2024	19.3. Commercial auto no-fault (personal injury protection)	10786	Princeton Excess & Surplus Lines Ins	Property and Casualty	N	Stock	N	P	Munich Re Grp	Authorized Surplus Lines W	DE	0	0	0	-9	0.000%	84.273%
2024	19.3. Commercial auto no-fault (personal injury protection)	38784	Progressive Southeastern Ins Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	IN	0	0	151,304	149,367	0.000%	84.273%
2024	19.3. Commercial auto no-fault (personal injury protection)	39217	Qbe Ins Corp	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	0	0	0	17	0.000%	84.273%
2024	19.3. Commercial auto no-fault (personal injury protection)	24449	Regent Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	WI	0	0	0	45	0.000%	84.273%
2024	19.3. Commercial auto no-fault (personal injury protection)	16863	Skyraider Rtg Inc	Property and Casualty	N	Stock	RC	P	Licensed	Licensed	SC	41,307	45,751	0	0	5.811%	90.084%
2024	19.3. Commercial auto no-fault (personal injury protection)	38997	Sompo Amer Fire & Mar Ins Co Amer	Property and Casualty	N	Stock	N	P	Sompo Grp	Licensed	NY	7	127	0	135	0.001%	90.085%
2024	19.3. Commercial auto no-fault (personal injury protection)	11126	Sompo Amer Ins Co	Property and Casualty	N	Stock	N	P	Sompo Grp	Licensed	NY	25,450	20,255	0	7,822	3.580%	93.665%
2024	19.3. Commercial auto no-fault (personal injury protection)	26867	Southern Ins Co Of Va	Property and Casualty	N	Stock	N	P	Donegal Grp	Licensed	VA	0	0	-100	-100	0.000%	93.665%
2024	19.3. Commercial auto no-fault (personal injury protection)	26468	Southern Mut Churn Ins Co	Property and Casualty	N	Mutual	N	P	Licensed	Licensed	SC	29,630	29,595	0	0	4.168%	97.833%
2024	19.3. Commercial auto no-fault (personal injury protection)	15709	Southern States Ins Exch	Property and Casualty	N	Reciprocal	N	P	Licensed	Licensed	VA	1,019	684	0	0	0.143%	97.976%
2024	19.3. Commercial auto no-fault (personal injury protection)	24767	St Paul Fire & Marine Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	-3	0.000%	97.976%

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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	19.3. Commercial auto no-fault (personal injury protection)	24791	St Paul Mercury Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	3	0.000%	97.976%
2024	19.3. Commercial auto no-fault (personal injury protection)	38318	Starr Ind & Liab Co	Property and Casualty	N	Stock	N	P	Starr Grp	Licensed	TX	0	0	0	18	0.000%	97.976%
2024	19.3. Commercial auto no-fault (personal injury protection)	25496	Starstone Natl Ins Co	Property and Casualty	N	Stock	N	P	Core Specialty Ins Ho	Licensed	DE	13,585	8,434	0	3,816	1.911%	99.887%
2024	19.3. Commercial auto no-fault (personal injury protection)	25135	State Automobile Mut Ins Co	Property and Casualty	N	Mutual	N	P	Liberty Mut Grp	Licensed	OH	717	723	0	-356	0.101%	99.988%
2024	19.3. Commercial auto no-fault (personal injury protection)	25178	State Farm Mut Auto Ins Co	Property and Casualty	N	Mutual	N	P	State Farm Grp	Licensed	IL	0	0	16,974	-2,267	0.000%	99.988%
2024	19.3. Commercial auto no-fault (personal injury protection)	12831	State Natl Ins Co Inc	Property and Casualty	N	Stock	N	P	Markel Grp	Licensed	TX	-52	-52	-2,000	-2,000	-0.007%	99.981%
2024	19.3. Commercial auto no-fault (personal injury protection)	10340	Stonington Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	0	0	0	290	0.000%	99.981%
2024	19.3. Commercial auto no-fault (personal injury protection)	10945	Tokio Marine Amer Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Licensed	NY	0	0	0	3	0.000%	99.981%
2024	19.3. Commercial auto no-fault (personal injury protection)	23850	Tokio Marine Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Authorized Surplus Lines W	DE	-15	-1	0	0	-0.002%	99.978%
2024	19.3. Commercial auto no-fault (personal injury protection)	19046	Travelers Cas Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	153	158	0	55	0.022%	100.000%
2024	19.3. Commercial auto no-fault (personal injury protection)	25887	United States Fidelity & Guar Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	-5	0.000%	100.000%
2024	19.3. Commercial auto no-fault (personal injury protection)	21113	United States Fire Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	0	0	0	26,634	0.000%	100.000%
2024	19.3. Commercial auto no-fault (personal injury protection)	21172	Vanliner Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	0	0	0	4	0.000%	100.000%
2024	19.3. Commercial auto no-fault (personal injury protection)	44768	Vantapro Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	AR	0	0	0	-2,501	0.000%	100.000%
2024	19.3. Commercial auto no-fault (personal injury protection)	25011	Wesco Ins Co	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	0	0	-5,452	-5,452	0.000%	100.000%
2024	19.3. Commercial auto no-fault (personal injury protection)	37885	Xi Specialty Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	0	0	0	61	0.000%	100.000%
2024	19.3. Commercial auto no-fault (personal injury protection)	16535	Zurich Amer Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	NY	0	0	-187	-177	0.000%	100.000%
2024	19.3. Commercial auto no-fault (personal injury protection)		TOTAL									710,877	738,805	354,141	632,427	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