

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE PASSENGER AUTO PHYSICAL DAMAGE 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	21.1. Private passenger auto physical damage	31325	Acadia Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	11,369	12,007	37,534	37,814	0.000%	0.000%
2024	21.1. Private passenger auto physical damage	26379	Accredited Surety & Cas Co Inc	Property and Casualty	N	Stock	N	P	Accredited Ins Holdin	Licensed	FL	0	0	0	-3	0.000%	0.000%
2024	21.1. Private passenger auto physical damage	10389	Agent Alliance Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	AL	166,288	180,734	62,064	69,641	0.003%	0.004%
2024	21.1. Private passenger auto physical damage	19402	Aig Prop Cas Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	1,040,338	1,027,232	420,051	456,084	0.021%	0.025%
2024	21.1. Private passenger auto physical damage	42579	Allied Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	649,633	1,506,538	711,785	599,632	0.013%	0.038%
2024	21.1. Private passenger auto physical damage	19240	Allstate Ind Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	17,810,165	18,017,247	7,630,576	7,413,184	0.359%	0.397%
2024	21.1. Private passenger auto physical damage	19232	Allstate Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	22,218,550	22,331,851	10,984,279	10,633,546	0.448%	0.844%
2024	21.1. Private passenger auto physical damage	17230	Allstate Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	297,346,323	293,240,002	147,514,069	144,059,327	5.993%	6.837%
2024	21.1. Private passenger auto physical damage	19100	Amco Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	0	0	0	22	0.000%	6.837%
2024	21.1. Private passenger auto physical damage	19720	American Alt Ins Corp	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	DE	0	0	0	4,735	0.000%	6.837%
2024	21.1. Private passenger auto physical damage	10111	American Bankers Ins Co Of Fl	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Licensed	FL	86	117	0	-9	0.000%	6.837%
2024	21.1. Private passenger auto physical damage	29068	American Family Connect Prop & Cas I	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	WI	5,961,008	5,725,653	4,138,192	4,066,790	0.120%	6.957%
2024	21.1. Private passenger auto physical damage	23450	American Family Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	FL	570,100	558,859	313,825	302,354	0.011%	6.969%
2024	21.1. Private passenger auto physical damage	24066	American Fire & Cas Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	4,398	3,134	0	0	0.000%	6.969%
2024	21.1. Private passenger auto physical damage	23469	American Modern Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	OH	90	90	0	0	0.000%	6.969%
2024	21.1. Private passenger auto physical damage	42722	American Modern Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	OH	73,771	73,490	13,069	13,640	0.001%	6.970%
2024	21.1. Private passenger auto physical damage	19615	American Reliable Ins Co	Property and Casualty	N	Stock	N	P	Ecm Ins Grp	Licensed	AZ	0	0	-16	-16	0.000%	6.970%
2024	21.1. Private passenger auto physical damage	19704	American States Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IN	39,194,761	36,464,083	16,316,116	16,730,043	0.790%	7.760%
2024	21.1. Private passenger auto physical damage	37214	American States Preferred Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IN	345,809	378,389	75,331	75,053	0.007%	7.767%
2024	21.1. Private passenger auto physical damage	19976	Amica Mut Ins Co	Property and Casualty	N	Mutual	N	P	Amica Mut Grp	Licensed	RI	29,048,490	28,324,987	17,211,613	16,835,166	0.585%	8.353%
2024	21.1. Private passenger auto physical damage	10984	Ansur Amer Ins	Property and Casualty	N	Stock	N	P	Frankenmuth Grp	Licensed	MI	0	0	0	-1,322	0.000%	8.353%
2024	21.1. Private passenger auto physical damage	18988	Auto Owners Ins Co	Property and Casualty	N	Mutual	N	P	Auto Owners Grp	Licensed	MI	36,706,659	34,311,975	24,517,669	24,467,236	0.740%	9.092%
2024	21.1. Private passenger auto physical damage	18279	Bankers Standard Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	7,678,023	7,145,016	3,887,270	4,922,638	0.155%	9.247%
2024	21.1. Private passenger auto physical damage	38911	Berkley Natl Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	3,480	4,494	0	-461	0.000%	9.247%
2024	21.1. Private passenger auto physical damage	29580	Berkley Regional Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	2,567	4,948	0	0	0.000%	9.247%
2024	21.1. Private passenger auto physical damage	10844	Builders Mut Ins Co	Property and Casualty	N	Mutual	N	P	Builders Grp	Licensed	NC	151,120	132,755	82,836	80,908	0.003%	9.250%
2024	21.1. Private passenger auto physical damage	13036	Builders Premier Ins Co	Property and Casualty	N	Stock	N	P	Builders Grp	Licensed	NC	2,614	25,987	269	8,233	0.000%	9.250%
2024	21.1. Private passenger auto physical damage	20230	Central Mut Ins Co	Property and Casualty	N	Stock	N	P	Central Mut Ins Co G	Licensed	OH	12,556,297	12,298,966	6,956,636	6,780,554	0.253%	9.503%
2024	21.1. Private passenger auto physical damage	26905	Century Natl Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	CA	0	0	0	11	0.000%	9.503%
2024	21.1. Private passenger auto physical damage	25615	Charter Oak Fire Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	132,211	151,236	51,597	49,863	0.003%	9.506%
2024	21.1. Private passenger auto physical damage	10804	Continental Western Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	11,754	12,400	12,979	13,245	0.000%	9.506%
2024	21.1. Private passenger auto physical damage	42587	Depositors Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	0	0	0	-1	0.000%	9.506%
2024	21.1. Private passenger auto physical damage	22635	Discovery Ins Co	Property and Casualty	N	Stock	N	P		Licensed	NC	19,521,832	21,556,793	13,915,953	13,572,867	0.393%	9.900%
2024	21.1. Private passenger auto physical damage	22926	Economy Fire & Cas Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	IL	8,877,018	8,673,232	5,233,119	4,813,659	0.179%	10.079%
2024	21.1. Private passenger auto physical damage	38067	Economy Preferred Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	IL	8,696,905	8,325,054	5,248,072	5,035,033	0.175%	10.254%
2024	21.1. Private passenger auto physical damage	40649	Economy Premier Assur Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	IL	1,050,056	1,166,720	501,009	515,354	0.021%	10.275%
2024	21.1. Private passenger auto physical damage	21415	Employers Mut Cas Co	Property and Casualty	N	Mutual	N	P	Emc Ins Co Grp	Licensed	IA	-183	10,087	0	0	0.000%	10.275%
2024	21.1. Private passenger auto physical damage	15130	Encompass Ind Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	0	0	0	13	0.000%	10.275%
2024	21.1. Private passenger auto physical damage	26263	Erie Ins Co	Property and Casualty	N	Stock	N	P	Erie Ins Grp	Licensed	PA	64,762,962	58,697,779	47,484,694	46,546,760	1.305%	11.580%
2024	21.1. Private passenger auto physical damage	26271	Erie Ins Exch	Property and Casualty	N	Reciprocal	N	P	Erie Ins Grp	Licensed	PA	152,553,200	141,093,632	99,509,194	97,880,977	3.075%	14.655%
2024	21.1. Private passenger auto physical damage	25712	Esurance Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	37,996	1,758,787	959,280	1,213,762	0.001%	14.655%
2024	21.1. Private passenger auto physical damage	10034	Farm Bureau Ins Of Nc Inc	Property and Casualty	N	Stock	N	P	North Carolina Farm	Licensed	NC	0	61	-1,480	-1,480	0.000%	14.655%
2024	21.1. Private passenger auto physical damage	25321	Farmers Direct Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	RI	3,259,483	3,256,336	1,684,365	1,575,249	0.066%	14.721%
2024	21.1. Private passenger auto physical damage	26298	Farmers Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	RI	16,978,625	17,000,478	6,948,416	6,241,432	0.342%	15.063%
2024	21.1. Private passenger auto physical damage	20281	Federal Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	19,259	12,938	3,661	5,512	0.000%	15.064%
2024	21.1. Private passenger auto physical damage	13935	Federated Mut Ins Co	Property and Casualty	N	Mutual	N	P	Federated Mut Grp	Licensed	MN	26,912	22,995	4,418	4,312	0.001%	15.064%
2024	21.1. Private passenger auto physical damage	16024	Federated Reserve Ins Co	Property and Casualty	N	Stock	N	P	Federated Mut Grp	Licensed	MN	4,559	4,722	0	-13	0.000%	15.064%
2024	21.1. Private passenger auto physical damage	28304	Federated Serv Ins Co	Property and Casualty	N	Stock	N	P	Federated Mut Grp	Licensed	MN	10,924	5,237	0	31	0.000%	15.065%
2024	21.1. Private passenger auto physical damage	21784	Firemens Ins Co Of Washington Dc	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	DE	10,737	11,323	2,922	3,179	0.000%	15.065%
2024	21.1. Private passenger auto physical damage	24724	First Natl Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	51,141	52,765	5,929	6,013	0.001%	15.066%
2024	21.1. Private passenger auto physical damage	11185	Foremost Ins Co Grand Rapids Mi	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	MI	5,055,635	4,820,149	7,613,437	8,713,572	0.102%	15.168%
2024	21.1. Private passenger auto physical damage	11800	Foremost Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	MI	71,477	70,318	28,810	29,973	0.001%	15.169%
2024	21.1. Private passenger auto physical damage	13986	Frankenmuth Ins Co	Property and Casualty	N	Stock	N	P	Frankenmuth Grp	Licensed	MI	141,638	125,993	184,605	187,232	0.003%	15.172%
2024	21.1. Private passenger auto physical damage	21253	Garrison Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	United Serv Automob	Licensed	TX	57,547,493	55,351,520	35,479,248	34,807,889	1.160%	16.332%
2024	21.1. Private passenger auto physical damage	22055	Geico Ind Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Licensed	NE	280,982,681	280,831,614	139,597,079	140,556,130	5.663%	21.995%
2024	21.1. Private passenger auto physical damage	24414	General Cas Co Of WI	Property and Casualty	N	Stock	N	P	Obe Ins Grp	Licensed	WI	0	0	0	-536	0.000%	21.995%
2024	21.1. Private passenger auto physical damage	24732	General Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	175,002	160,749	18,012	19,205	0.004%	21.998%
2024	21.1. Private passenger auto physical damage	22063	Government Employees Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Licensed	NE	312,402,830	319,879,771	191,075,448	192,202,026	6.296%	28.294%
2024	21.1. Private passenger auto physical damage	22098	Grain Dealers Mut Ins Co	Property and Casualty	N	Mutual	N	P	American Family Ins	Licensed	IN	1,965,675	2,033,442	1,566,775	1,577,306	0.040%	28.334%
2024	21.1. Private passenger auto physical damage	25984	Graphic Arts Mut Ins Co	Property and Casualty	N	Mutual	N	P	Utica Grp	Licensed	NY	14,971	15,673	0	86	0.000%	28.334%

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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	21.1. Private passenger auto physical damage	11128	Greenville Cas Ins Co Inc	Property and Casualty	N	Stock	N	P	Leon Hix Grp	Licensed	SC	2,221,051	2,316,108	1,378,238	1,490,991	0.045%	28.379%
2024	21.1. Private passenger auto physical damage	22292	Hanover Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	0	0	0	-70	0.000%	28.379%
2024	21.1. Private passenger auto physical damage	23582	Harleysville Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	242	0	103	0.000%	28.379%
2024	21.1. Private passenger auto physical damage	35696	Harleysville Preferred Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	0	-112	1,035	0.000%	28.379%
2024	21.1. Private passenger auto physical damage	26182	Harleysville Worcester Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	0	0	35	0.000%	28.379%
2024	21.1. Private passenger auto physical damage	22357	Hartford Accident & Ind Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	1,125,045	1,055,473	391,904	352,070	0.023%	28.402%
2024	21.1. Private passenger auto physical damage	29424	Hartford Cas Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	164,907	149,868	65,542	84,782	0.003%	28.405%
2024	21.1. Private passenger auto physical damage	19682	Hartford Fire Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	23,169	21,785	5,043	5,753	0.000%	28.405%
2024	21.1. Private passenger auto physical damage	38288	Hartford Ins Co Of Il	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IL	0	0	15,416	15,416	0.000%	28.405%
2024	21.1. Private passenger auto physical damage	37478	Hartford Ins Co Of The Midwest	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	7,159,659	6,220,187	3,917,056	3,971,993	0.144%	28.550%
2024	21.1. Private passenger auto physical damage	30104	Hartford Underwriters Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	1,970,268	2,038,212	1,136,741	1,102,591	0.040%	28.589%
2024	21.1. Private passenger auto physical damage	22578	Horace Mann Ins Co	Property and Casualty	N	Stock	N	P	Horace Mann Grp	Licensed	IL	10,382,457	9,230,110	5,248,078	5,355,739	0.209%	28.799%
2024	21.1. Private passenger auto physical damage	22756	Horace Mann Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Horace Mann Grp	Licensed	IL	6,415,164	6,408,880	2,497,727	2,420,013	0.129%	28.928%
2024	21.1. Private passenger auto physical damage	22268	Infinity Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	IN	-428	-428	-19,476	34,678	0.000%	28.928%
2024	21.1. Private passenger auto physical damage	12599	Infinity Standard Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Not Licensed	IN	0	0	-267	0	0.000%	28.928%
2024	21.1. Private passenger auto physical damage	11162	Insurance Co Of The South	Property and Casualty	N	Stock	N	P	Tiptree Fin Grp	Licensed	GA	3,848,155	3,673,773	815,334	777,532	0.078%	29.006%
2024	21.1. Private passenger auto physical damage	22780	Integon Gen Ins Corp	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	131,820,625	121,029,185	65,881,064	65,042,604	2.657%	31.662%
2024	21.1. Private passenger auto physical damage	22772	Integon Ind Corp	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	311,904,139	295,370,886	138,085,467	137,617,247	6.286%	37.948%
2024	21.1. Private passenger auto physical damage	29742	Integon Natl Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	25,089,848	25,265,255	13,483,267	13,934,393	0.506%	38.454%
2024	21.1. Private passenger auto physical damage	31488	Integon Preferred Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	131,674,191	123,520,847	71,413,418	70,716,026	2.654%	41.108%
2024	21.1. Private passenger auto physical damage	17182	Intrepid Cas Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	1,280	913	0	0	0.000%	41.108%
2024	21.1. Private passenger auto physical damage	10749	Intrepid Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	3,288	2,793	0	0	0.000%	41.108%
2024	21.1. Private passenger auto physical damage	23647	Ironshore Ind Inc	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IL	0	0	0	-5,146	0.000%	41.108%
2024	21.1. Private passenger auto physical damage	10914	Kemper Independence Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	IL	18,165	382,883	247,105	223,358	0.000%	41.108%
2024	21.1. Private passenger auto physical damage	23043	Liberty Natl Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	MA	8,143,911	9,295,038	1,687,559	1,687,094	0.164%	41.272%
2024	21.1. Private passenger auto physical damage	12484	Liberty Mut Personal Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	0	0	-170	-170	0.000%	41.272%
2024	21.1. Private passenger auto physical damage	33600	Lm Ins Corp	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IL	69,904,373	75,608,228	19,711,815	20,111,255	1.409%	42.681%
2024	21.1. Private passenger auto physical damage	10051	Lyndon Southern Ins Co	Property and Casualty	N	Stock	N	P	Tiptree Fin Grp	Licensed	DE	2,663,890	2,552,412	486,138	548,662	0.054%	42.735%
2024	21.1. Private passenger auto physical damage	22306	Massachusetts Bay Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	0	0	0	-33,259	0.000%	42.735%
2024	21.1. Private passenger auto physical damage	31968	Merastar Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	IL	0	0	0	4,725	0.000%	42.735%
2024	21.1. Private passenger auto physical damage	23434	Middlesex Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	0	0	-28	-28	0.000%	42.735%
2024	21.1. Private passenger auto physical damage	27138	Midvale Ind Co	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	WI	9,989	50,196	106,673	99,712	0.000%	42.735%
2024	21.1. Private passenger auto physical damage	41653	Milbank Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IA	-173,808	2,063,318	789,817	889,560	-0.004%	42.731%
2024	21.1. Private passenger auto physical damage	23728	National Gen Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	MO	101,206	102,539	25,988	28,126	0.002%	42.733%
2024	21.1. Private passenger auto physical damage	22608	National Specialty Ins Co	Property and Casualty	N	Stock	N	P	Markel Grp	Licensed	TX	1,475,820	1,483,698	780,314	936,070	0.030%	42.763%
2024	21.1. Private passenger auto physical damage	26093	Nationwide Affinity Co Of Amer	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	0	4,049	-17,235	0.000%	42.763%
2024	21.1. Private passenger auto physical damage	23760	Nationwide Gen Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	94,878,994	87,726,020	26,791,370	26,821,233	1.912%	44.675%
2024	21.1. Private passenger auto physical damage	25453	Nationwide Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	91,197,475	97,539,089	41,782,004	38,911,022	1.838%	46.513%
2024	21.1. Private passenger auto physical damage	23787	Nationwide Mut Ins Co	Property and Casualty	N	Mutual	N	P	Nationwide Corp Grp	Licensed	OH	88,214,204	85,134,319	46,781,539	45,013,781	1.778%	48.291%
2024	21.1. Private passenger auto physical damage	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	14,221,534	26,670,025	7,507,668	5,381,513	0.287%	48.578%
2024	21.1. Private passenger auto physical damage	14788	Ngm Ins Co	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	FL	2,755,604	2,961,873	2,290,488	2,164,836	0.056%	48.633%
2024	21.1. Private passenger auto physical damage	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	N	Mutual	N	P	North Carolina Farm	Licensed	NC	464,964,392	454,409,456	320,803,777	331,428,119	9.371%	58.004%
2024	21.1. Private passenger auto physical damage	27740	North Pointe Ins Co	Property and Casualty	N	Stock	N	P	Obe Ins Grp	Licensed	PA	0	0	0	-58	0.000%	58.004%
2024	21.1. Private passenger auto physical damage	39608	Nutmeg Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	201,261	165,822	26,686	63,672	0.004%	58.008%
2024	21.1. Private passenger auto physical damage	24074	Ohio Cas Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	37,210	34,961	2,976	-10,464	0.001%	58.009%
2024	21.1. Private passenger auto physical damage	24082	Ohio Security Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	280,951	314,315	85,453	149,540	0.006%	58.015%
2024	21.1. Private passenger auto physical damage	39098	Omni Ins Co	Property and Casualty	N	Stock	N	P	American Independent	Not Licensed	IL	0	0	1,570	1,570	0.000%	58.015%
2024	21.1. Private passenger auto physical damage	32700	Owners Ins Co	Property and Casualty	N	Stock	N	P	Auto Owners Grp	Licensed	OH	63,057,846	57,643,775	37,757,054	38,617,481	1.271%	59.285%
2024	21.1. Private passenger auto physical damage	20346	Pacific Ind Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	DE	0	0	0	-58	0.000%	59.285%
2024	21.1. Private passenger auto physical damage	18139	Peak Prop & Cas Ins Corp	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	48,504,614	48,763,630	21,888,028	21,849,023	0.978%	60.263%
2024	21.1. Private passenger auto physical damage	24198	Peerless Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	0	0	-480	-480	0.000%	60.263%
2024	21.1. Private passenger auto physical damage	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	N	Mutual	N	P	Pennsylvania Natl Ins	Licensed	PA	26,663,914	26,037,667	20,527,768	20,990,348	0.537%	60.800%
2024	21.1. Private passenger auto physical damage	22906	Permanent Gen Assur Corp Of Oh	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	13,085,521	13,718,674	6,288,515	5,982,030	0.264%	61.064%
2024	21.1. Private passenger auto physical damage	13714	Pharmacists Mut Ins Co	Property and Casualty	N	Mutual	N	P	Pharmacists Mut Grp	Licensed	IA	40	6,269	8,233	-48,088	0.000%	61.064%
2024	21.1. Private passenger auto physical damage	18058	Philadelphia Ind Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Licensed	PA	3,627,314	3,541,648	1,236,605	1,344,839	0.073%	61.137%
2024	21.1. Private passenger auto physical damage	25623	Phoenix Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	865,363	945,953	437,787	415,764	0.017%	61.155%
2024	21.1. Private passenger auto physical damage	22888	Point Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	0	0	322	322	0.000%	61.155%
2024	21.1. Private passenger auto physical damage	37257	Praetorian Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	0	0	0	1,529	0.000%	61.155%
2024	21.1. Private passenger auto physical damage	12873	Privilege Underwriters Recp Exch	Property and Casualty	N	Reciprocal	N	P	Tokio Marine Holding	Licensed	FL	6,712,332	6,251,879	3,214,476	3,255,929	0.135%	61.290%
2024	21.1. Private passenger auto physical damage	21735	Progressive Premier Ins Co Of Il	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	OH	388,493,038	363,750,365	195,417,555	200,438,808	7.830%	69.119%
2024	21.1. Private passenger auto physical damage	38784	Progressive Southeastern Ins Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	IN	272,372,606	262,997,982	153,878,318	156,331,668	5.489%	74.609%
2024	21.1. Private passenger auto physical damage	21727	Progressive Universal Ins Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	WI	4,778,422	4,896,024	2,428,815	2,522,091	0.096%	74.705%
2024	21.1. Private passenger auto physical damage	34690	Property & Cas Ins Co Of Hartford	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	1,244,325	1,156,910	483,965	500,578	0.025%	74.730%
2024	21.1. Private passenger auto physical damage	39217	Qbe Ins Corp	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	0	0	0	-718	0.000%	74.730%
2024	21.1. Private passenger auto physical damage	24449	Regent Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	WI	0	0	0	-36	0.000%	74.730%
2024	21.1. Private passenger auto physical damage	12475	Republic Franklin Ins Co	Property and Casualty	N	Stock	N	P	Utica Grp	Licensed	OH	28,214,526	234,135	93,546	120,910	0.004%	74.734%

NORTH CAROLINA DEPARTMENT OF INSURANCE  
NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE PASSENGER AUTO PHYSICAL DAMAGE 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	21.1. Private passenger auto physical damage	21261	Riverstone Intl Ins Inc	Property and Casualty	N	Stock	N	P	Riverstone Intl Grp	Licensed	MA	82,703	681,460	541,790	536,507	0.002%	74.736%
2024	21.1. Private passenger auto physical damage	24740	Safeco Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	66,663	67,845	34,631	38,617	0.001%	74.737%
2024	21.1. Private passenger auto physical damage	12572	Selective Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	NJ	109,756	118,932	41,500	35,500	0.002%	74.740%
2024	21.1. Private passenger auto physical damage	19259	Selective Ins Co Of Sc	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	IN	86,588	76,214	28,761	25,761	0.002%	74.741%
2024	21.1. Private passenger auto physical damage	39926	Selective Ins Co Of The Southeast	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	IN	62,497	65,361	33,474	36,474	0.001%	74.743%
2024	21.1. Private passenger auto physical damage	11000	Sentinel Ins Co Ltd	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	53,049	73,819	2,084	-12,026	0.001%	74.744%
2024	21.1. Private passenger auto physical damage	24988	Sentry Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	20,752	22,430	0	625	0.000%	74.744%
2024	21.1. Private passenger auto physical damage	21180	Sentry Select Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	962,676	937,894	498,329	520,048	0.019%	74.764%
2024	21.1. Private passenger auto physical damage	37141	Southern Gen Ins Co	Property and Casualty	N	Stock	N	P		Licensed	GA	2,193,948	2,687,575	2,104,871	1,955,080	0.044%	74.808%
2024	21.1. Private passenger auto physical damage	26867	Southern Ins Co Of Va	Property and Casualty	N	Stock	N	P	Donegal Grp	Licensed	VA	0	0	-2,665	-2,665	0.000%	74.808%
2024	21.1. Private passenger auto physical damage	22861	Southern Pilot Ins Co	Property and Casualty	N	Stock	N	P	Obe Ins Grp	Licensed	WI	0	0	936	941	0.000%	74.808%
2024	21.1. Private passenger auto physical damage	24376	Spinnaker Ins Co	Property and Casualty	N	Stock	N	P	Sh1 Holdings Grp	Licensed	IL	261,519	229,802	189,839	148,841	0.005%	74.813%
2024	21.1. Private passenger auto physical damage	19070	Standard Fire Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	5,869,396	6,629,009	4,033,224	4,085,473	0.118%	74.931%
2024	21.1. Private passenger auto physical damage	25127	State Auto Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IA	-11,942	935,012	364,999	399,278	0.000%	74.931%
2024	21.1. Private passenger auto physical damage	25178	State Farm Mut Auto Ins Co	Property and Casualty	N	Mutual	N	P	State Farm Grp	Licensed	IL	777,055,990	756,412,414	453,627,111	452,961,031	15.661%	90.592%
2024	21.1. Private passenger auto physical damage	12831	State Natl Ins Co Inc	Property and Casualty	N	Stock	N	P	Markel Grp	Licensed	TX	686,422	832,873	615,083	573,156	0.014%	90.605%
2024	21.1. Private passenger auto physical damage	22683	Teachers Ins Co	Property and Casualty	N	Stock	N	P	Horace Mann Grp	Licensed	IL	4,987,028	4,986,771	3,902,936	3,953,561	0.101%	90.706%
2024	21.1. Private passenger auto physical damage	28665	The Cincinnati Cas Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	5,449,324	2,903,534	1,832,150	2,014,196	0.110%	90.816%
2024	21.1. Private passenger auto physical damage	23280	The Cincinnati Ind Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	34,826	31,081	1,098	1,098	0.001%	90.816%
2024	21.1. Private passenger auto physical damage	10677	The Cincinnati Ins Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	19,404,075	18,995,164	10,746,796	10,479,805	0.391%	91.208%
2024	21.1. Private passenger auto physical damage	12617	The Members Ins Co	Property and Casualty	N	Stock	N	P	Automobile Club Mi G	Licensed	NC	23,379,740	30,083,176	18,853,376	18,793,810	0.471%	91.679%
2024	21.1. Private passenger auto physical damage	36269	Titan Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Not Licensed	MI	0	0	-345	-183	0.000%	91.679%
2024	21.1. Private passenger auto physical damage	27998	Travelers Home & Marine Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	61,322,171	57,415,235	24,511,249	23,558,562	1.236%	92.915%
2024	21.1. Private passenger auto physical damage	25658	Travelers Ind Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	843,305	937,571	571,653	551,558	0.017%	92.932%
2024	21.1. Private passenger auto physical damage	25666	Travelers Ind Co Of Amer	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	472,629	521,488	168,270	135,386	0.010%	92.941%
2024	21.1. Private passenger auto physical damage	25682	Travelers Ind Co Of Ct	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	423,299	478,580	231,993	235,837	0.009%	92.950%
2024	21.1. Private passenger auto physical damage	36145	Travelers Personal Security Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	894,048	982,231	509,004	498,959	0.018%	92.968%
2024	21.1. Private passenger auto physical damage	31003	Tri State Ins Co Of Mn	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	28,769	24,679	5,162	5,727	0.001%	92.968%
2024	21.1. Private passenger auto physical damage	41106	Triumph Cas Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	0	0	0	-11,263	0.000%	92.968%
2024	21.1. Private passenger auto physical damage	21709	Truck Ins Exch	Property and Casualty	N	Reciprocal	N	P	Farmers Ins Grp	Licensed	CA	1,070,892	1,144,709	726,443	809,229	0.022%	92.990%
2024	21.1. Private passenger auto physical damage	27120	Trumbull Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	611,627	743,969	304,901	324,928	0.012%	93.002%
2024	21.1. Private passenger auto physical damage	29459	Twin City Fire Ins Co Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	-12	9,294	8,145	1,261	0.000%	93.002%
2024	21.1. Private passenger auto physical damage	25844	Union Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	9,940	8,795	0	3,312	0.000%	93.002%
2024	21.1. Private passenger auto physical damage	25941	United Serv Automobile Assn	Property and Casualty	N	Reciprocal	N	P	United Serv Automob	Licensed	TX	130,356,171	126,799,357	82,540,117	80,407,959	2.627%	95.630%
2024	21.1. Private passenger auto physical damage	16063	Unitrin Auto & Home Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	NY	70,675	990,247	440,082	386,519	0.001%	95.631%
2024	21.1. Private passenger auto physical damage	40703	Unitrin Safeguard Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	WI	22,810	1,931,271	984,129	770,630	0.000%	95.631%
2024	21.1. Private passenger auto physical damage	32972	Universal Ins Co	Property and Casualty	N	Stock	N	P	Automobile Club Mi G	Licensed	NC	4,563,432	5,944,784	2,929,310	2,267,674	0.092%	95.723%
2024	21.1. Private passenger auto physical damage	25968	Usaa Cas Ins Co	Property and Casualty	N	Stock	N	P	United Serv Automob	Licensed	TX	116,779,996	112,911,346	72,190,742	70,118,636	2.354%	98.077%
2024	21.1. Private passenger auto physical damage	18600	Usaa Gen Ind Co	Property and Casualty	N	Stock	N	P	United Serv Automob	Licensed	TX	92,065,952	88,432,992	63,265,889	62,562,436	1.855%	99.932%
2024	21.1. Private passenger auto physical damage	25976	Ulica Mut Ins Co	Property and Casualty	N	Mutual	N	P	Ulica Grp	Licensed	NY	3,268,965	2,967,246	2,099,476	2,191,516	0.066%	99.998%
2024	21.1. Private passenger auto physical damage	16186	Vault Recip Exch	Property and Casualty	N	Reciprocal	N	P	Vault Holdings Grp	Licensed	FL	80,364	79,800	-9,857	44,627	0.002%	100.000%
2024	21.1. Private passenger auto physical damage	42889	Victoria Fire & Cas Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	0	-2,666	-2,466	0.000%	100.000%
2024	21.1. Private passenger auto physical damage	26042	Wausau Underwriters Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	0	0	4,586	4,586	0.000%	100.000%
2024	21.1. Private passenger auto physical damage	44393	West Amer Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IN	4,646	4,130	0	-2,071	0.000%	100.000%
2024	21.1. Private passenger auto physical damage	13234	Wilshire Ins Co	Property and Casualty	N	Stock	N	P	Iat Reins Co Grp	Licensed	NC	0	0	-200	-200	0.000%	100.000%
2024	21.1. Private passenger auto physical damage	16535	Zurich Amer Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	NY	0	0	13,551	13,551	0.000%	100.000%
<b>2024</b>	<b>21.1. Private passenger auto physical damage</b>		<b>TOTAL</b>									<b>4,961,864,301</b>	<b>4,848,711,640</b>	<b>2,764,839,491</b>	<b>2,764,187,363</b>	<b>100.000%</b>	

NORTH CAROLINA DEPARTMENT OF INSURANCE  
NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE PASSENGER AUTO PHYSICAL DAMAGE 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 %
BUSINESS_SUB_TYPE_CODE:					COMPANY_SUB_TYPE_CODE:				STATEMENT_TYPE_CODE:								
BB=Blue Cross/Blue Shield					C=Captive				Indicates the line of business of the Filing Statement submitted by the company for the annual filing period.								
HI=Hospital, Medical, and Dental Service or Indemnity (HMDI)					CF=Captive-Other (Filer)				F=Fraternal								
HM=Health Maintenance Organization (HMO)					CO=Captive-Other				L=Life, Accident, and Health								
LH=Limited Health Services Organization (LHSO)					CP=Captive-Pure				P=Property and Casualty								
OS=ODS (Organized Delivery System)					CS=Captive-Special Purpose Financial Insurer (Filer)				T=Title								
N=None					GM=City, Town, County, state, Parish, Township Mutual				X=Health								
MA=MEWA (Multiple Employers Welfare Arrangement)					ML=Manager managed Limited Liability Company												
MC=Motor Club					N =None												
PD=Prepaid Dental					NP=Non-Profit												
PF=Pre-Need Funeral					RC=Risk Retention Group (RRG) - Captive												
PL=Prepaid Legal					RM=Residual Market Mechanism												
SL=Surplus Lines					RR=RRG												
					RT=Risk Retention Group (RRG) - Traditional												
					SI=State Insurance Funds												
					SV=Special Purpose Vehicle												