

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL 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	21.2. Commercial auto physical damage	16862	1842 Ins Co	Property and Casualty	N	Stock	N	P	Harford Grp	Licensed	MD	163,616	81,418	0	14,857	0.033%	0.033%
2024	21.2. Commercial auto physical damage	10750	1st Choice Advantage Ins Co Inc	Property and Casualty	N	Stock	N	P	Ecm Ins Grp	Licensed	PA	1,087,413	1,041,757	844,114	881,237	0.218%	0.251%
2024	21.2. Commercial auto physical damage	31325	Acadia Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	995,538	873,515	96,200	120,217	0.200%	0.451%
2024	21.2. Commercial auto physical damage	10220	Accelerant Natl Ins Co	Property and Casualty	N	Stock	N	P	Acp Ins Mgmt Llc Grp	Licensed	DE	48,794	27,400	9,962	17,258	0.010%	0.460%
2024	21.2. Commercial auto physical damage	16890	Accelerant Specialty Ins Co	Property and Casualty	N	Stock	N	P	Acp Ins Mgmt Llc Grp	Authorized Surplus Lines W	AR	151	20,021	64,038	0	0.000%	0.460%
2024	21.2. Commercial auto physical damage	16835	Accredited Specialty Ins Co	Property and Casualty	N	Stock	N	P	Accredited Ins Holdin	Authorized Surplus Lines W	AZ	82,939	98,561	-26,743	-113,278	0.017%	0.477%
2024	21.2. Commercial auto physical damage	26379	Accredited Surety & Cas Co Inc	Property and Casualty	N	Stock	N	P	Accredited Ins Holdin	Licensed	FL	76,526	78,134	187,074	433,065	0.015%	0.492%
2024	21.2. Commercial auto physical damage	22667	Ace Amer Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	393,181	367,071	608,085	686,703	0.079%	0.571%
2024	21.2. Commercial auto physical damage	20702	Ace Fire Underwriters Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	1,626	1,970	0	-1,106	0.000%	0.572%
2024	21.2. Commercial auto physical damage	20699	Ace Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	186,953	247,724	51,604	136,148	0.038%	0.609%
2024	21.2. Commercial auto physical damage	39381	Adriatic Ins Co	Property and Casualty	N	Stock	N	P		Authorized Surplus Lines W	ND	151,296	151,830	60,878	52,360	0.030%	0.639%
2024	21.2. Commercial auto physical damage	20222	All Amer Ins Co	Property and Casualty	N	Stock	N	P	Central Mut Ins Co G	Licensed	OH	446,354	504,532	375,649	409,445	0.090%	0.729%
2024	21.2. Commercial auto physical damage	10127	Allied Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	12,042	57,597	60,592	33,875	0.002%	0.731%
2024	21.2. Commercial auto physical damage	42579	Allied Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	166,752	248,440	146,281	146,828	0.033%	0.765%
2024	21.2. Commercial auto physical damage	22730	Allied World Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NH	5,921	7,448	0	11,277	0.001%	0.766%
2024	21.2. Commercial auto physical damage	10690	Allied World Natl Assur Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NH	0	0	0	-8,773	0.000%	0.766%
2024	21.2. Commercial auto physical damage	16624	Allied World Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	99,125	79,748	13,717	11,994	0.020%	0.786%
2024	21.2. Commercial auto physical damage	24319	Allied World Surplus Lines Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	AR	1,723,780	1,241,732	545,085	475,051	0.346%	1.132%
2024	21.2. Commercial auto physical damage	41840	Allmerica Fin Benefit Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	MI	2,890,095	2,660,278	1,301,176	1,206,241	0.580%	1.711%
2024	21.2. Commercial auto physical damage	19232	Alistate Ins Co	Property and Casualty	N	Stock	N	P	Alistate Ins Grp	Licensed	IL	636,644	1,447,039	1,119,858	1,016,654	0.128%	1.839%
2024	21.2. Commercial auto physical damage	17091	Am Specialty Ins Co	Property and Casualty	N	Stock	N	P		Authorized Surplus Lines W	AZ	4,467	2,556	0	194	0.001%	1.840%
2024	21.2. Commercial auto physical damage	19100	Amco Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	133,281	238,341	122,086	131,132	0.027%	1.867%
2024	21.2. Commercial auto physical damage	19720	American Alt Ins Corp	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	DE	8,627	4,711	-11,002	-47,485	0.002%	1.868%
2024	21.2. Commercial auto physical damage	21849	American Automobile Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	MO	948,878	1,546,554	1,412,210	1,671,569	0.190%	2.059%
2024	21.2. Commercial auto physical damage	10111	American Bankers Ins Co Of Fl	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Licensed	FL	221,358	54,112	0	0	0.044%	2.103%
2024	21.2. Commercial auto physical damage	20427	American Cas Co Of Reading Pa	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	392,755	312,360	172,372	231,467	0.079%	2.182%
2024	21.2. Commercial auto physical damage	23450	American Family Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	FL	57,932	47,768	8,465	25,789	0.012%	2.194%
2024	21.2. Commercial auto physical damage	24066	American Fire & Cas Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	103,526	100,646	133,527	139,414	0.021%	2.214%
2024	21.2. Commercial auto physical damage	26247	American Guar & Liab Ins	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	NY	673,953	760,612	569,668	583,819	0.135%	2.350%
2024	21.2. Commercial auto physical damage	43494	American Hallmark Ins Co Of Tx	Property and Casualty	N	Stock	N	P	Hallmark Fin Serv Gr	Licensed	TX	0	0	-163	-67	0.000%	2.350%
2024	21.2. Commercial auto physical damage	40088	American Inter Fidelity Exch	Property and Casualty	N	Reciprocal	N	P		Licensed	IN	530,951	558,063	300,432	403,711	0.107%	2.456%
2024	21.2. Commercial auto physical damage	23469	American Modern Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	OH	202,690	202,690	99,120	135,699	0.041%	2.497%
2024	21.2. Commercial auto physical damage	19615	American Reliable Ins Co	Property and Casualty	N	Stock	N	P	Ecm Ins Grp	Licensed	AZ	77,390	71,902	19,069	24,432	0.016%	2.512%
2024	21.2. Commercial auto physical damage	19992	American Select Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	291,843	280,844	271,558	265,350	0.059%	2.571%
2024	21.2. Commercial auto physical damage	41998	American Southern Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	FL	35,348	29,637	-581	753	0.007%	2.578%
2024	21.2. Commercial auto physical damage	10235	American Southern Ins Co	Property and Casualty	N	Stock	N	P	Atlantic Amer Grp	Licensed	KS	43,714	30,656	4,502	4,502	0.009%	2.587%
2024	21.2. Commercial auto physical damage	19623	American Summit Ins Co	Property and Casualty	N	Stock	N	P	Mgi Holdings Grp	Licensed	TX	4,367	4,093	0	208	0.001%	2.588%
2024	21.2. Commercial auto physical damage	40142	American Zurich Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	213,670	219,894	50,640	55,654	0.043%	2.630%
2024	21.2. Commercial auto physical damage	19488	Amerisure Ins Co	Property and Casualty	N	Stock	N	P	Amerisure Co Grp	Licensed	MI	438,396	438,290	131,323	142,533	0.088%	2.718%
2024	21.2. Commercial auto physical damage	23396	Amerisure Mut Ins Co	Property and Casualty	N	Mutual	N	P	Amerisure Co Grp	Licensed	MI	327,512	315,092	271,193	307,779	0.066%	2.784%
2024	21.2. Commercial auto physical damage	11050	Amerisure Partners Ins Co	Property and Casualty	N	Stock	N	P	Amerisure Co Grp	Licensed	MI	56,856	88,890	70,049	44,307	0.011%	2.795%
2024	21.2. Commercial auto physical damage	42390	Amguard Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway C	Licensed	NE	1,687,344	1,941,464	800,835	1,299,759	0.338%	3.134%
2024	21.2. Commercial auto physical damage	15954	Amtrust Ins Co	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	99,415	97,636	55,427	63,380	0.020%	3.154%
2024	21.2. Commercial auto physical damage	10984	Ansur Amer Ins	Property and Casualty	N	Stock	N	P	Frankenmuth Grp	Licensed	MI	5,117	2,760	-973	-1,922	0.001%	3.155%
2024	21.2. Commercial auto physical damage	11150	Arch Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Licensed	MO	4,181,046	3,881,506	1,828,485	2,486,743	0.839%	3.994%
2024	21.2. Commercial auto physical damage	10946	Arch Prop Cas Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Licensed	MO	8,673	7,938	0	633	0.002%	3.995%
2024	21.2. Commercial auto physical damage	21199	Arch Specialty Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Authorized Surplus Lines W	MO	-1,405	-337	0	-1,229	0.000%	3.995%
2024	21.2. Commercial auto physical damage	19860	Argonaut Great Central Ins Co	Property and Casualty	N	Stock	N	P	Brookfield Wealth Sol	Licensed	NE	20,620	365,565	212,181	114,700	0.004%	3.999%
2024	21.2. Commercial auto physical damage	19801	Argonaut Ins Co	Property and Casualty	N	Stock	N	P	Brookfield Wealth Sol	Licensed	NE	0	1,157	0	-2,930	0.000%	3.999%
2024	21.2. Commercial auto physical damage	19828	Argonaut Midwest Ins Co	Property and Casualty	N	Stock	N	P	Brookfield Wealth Sol	Licensed	NE	1,119,570	1,152,413	502,557	509,194	0.225%	4.224%
2024	21.2. Commercial auto physical damage	23752	Ascot Ins Co	Property and Casualty	N	Stock	N	P	Ascot Ins Us Grp	Licensed	CO	784,090	393,938	287,724	499,286	0.157%	4.381%
2024	21.2. Commercial auto physical damage	45055	Ascot Specialty Ins Co	Property and Casualty	N	Stock	N	P	Ascot Ins Us Grp	Authorized Surplus Lines W	RI	213	193	0	71	0.000%	4.381%
2024	21.2. Commercial auto physical damage	10717	Aspen Specialty Ins Co	Property and Casualty	N	Stock	N	P	Apollo Global Mgmt C	Authorized Surplus Lines W	ND	0	0	0	526	0.000%	4.381%
2024	21.2. Commercial auto physical damage	42846	Atlantic Cas Ins Co	Property and Casualty	N	Stock	N	P	Auto Owners Grp	Licensed	NC	246,105	258,288	67,684	20,118	0.049%	4.430%
2024	21.2. Commercial auto physical damage	27154	Atlantic Specialty Ins Co	Property and Casualty	N	Stock	N	P	Intact Financial Grp	Licensed	NY	200,638	179,806	103,442	132,064	0.040%	4.471%
2024	21.2. Commercial auto physical damage	22586	Atlantic States Ins Co	Property and Casualty	N	Stock	N	P	Donegal Grp	Licensed	PA	652,135	532,857	550,328	389,292	0.131%	4.601%
2024	21.2. Commercial auto physical damage	18988	Auto Owners Ins Co	Property and Casualty	N	Mutual	N	P	Auto Owners Grp	Licensed	MI	14,901,433	14,020,653	10,412,178	10,686,089	2.989%	7.590%
2024	21.2. Commercial auto physical damage	37273	Axis Ins Co	Property and Casualty	N	Stock	N	P	Axis Capital Grp	Licensed	IL	394,712	412,903	165,657	227,125	0.079%	7.670%
2024	21.2. Commercial auto physical damage	41394	Benchmark Ins Co	Property and Casualty	N	Stock	N	P	Benchmark Holding C	Licensed	KS	261,458	262,011	204,592	260,777	0.052%	7.722%
2024	21.2. Commercial auto physical damage	17180	Benchmark Specialty Ins Co	Property and Casualty	N	Stock	N	P	Benchmark Holding C	Authorized Surplus Lines W	AR	12,252	3,367	0	744	0.002%	7.725%
2024	21.2. Commercial auto physical damage	39462	Berkley Assur Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Authorized Surplus Lines W	IA	21,116	22,734	0	208	0.004%	7.729%
2024	21.2. Commercial auto physical damage	15911	Berkley Cas Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	707,757	630,415	170,600	168,242	0.142%	7.871%
2024	21.2. Commercial auto physical damage	38911	Berkley Natl Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	344,135	310,838	187,835	193,034	0.069%	7.940%
2024	21.2. Commercial auto physical damage	29580	Berkley Regional Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	167,612	199,379	17,293	46,403	0.034%	7.973%
2024	21.2. Commercial auto physical damage	31295	Berkley Specialty Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Authorized Surplus Lines W	DE	2,178	2,130	0	5,598	0.000%	7.974%
2024	21.2. Commercial auto physical damage	10391	Berkshire Hathaway Direct Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway C	Licensed	NE	90,547	51,966	63,132	58,517	0.018%	7.992%
2024	21.2. Commercial auto physical damage	20044	Berkshire Hathaway Homestate Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway C	Licensed	NE	2,318,941	2,077,081	1,668,242	2,171,120	0.465%	8.457%
2024	21.2. Commercial auto physical damage	22276	Berkshire Hathaway Specialty Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway C	Licensed	NE	60,537	56,547	-2,072	6,616	0.012%	8.469%
2024	21.2. Commercial auto physical damage	20095	Bitco Gen Ins Corp	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	IA	1,736,943	1,505,856	983,907	1,339,490	0.348%	8.818%
2024	21.2. Commercial auto physical damage	13551	Blackboard Specialty Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines W	DE	0	0	0	978	0.000%	8.818%

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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	21.2. Commercial auto physical damage	13528	Brotherhood Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	IN	705,739	696,656	247,347	256,002	0.142%	8.959%
2024	21.2. Commercial auto physical damage	10844	Builders Mut Ins Co	Property and Casualty	N	Mutual	N	P	Builders Grp	Licensed	NC	10,848,562	8,199,742	5,301,972	5,531,839	2.176%	11.135%
2024	21.2. Commercial auto physical damage	13036	Builders Premier Ins Co	Property and Casualty	N	Stock	N	P	Builders Grp	Licensed	NC	193,882	1,733,589	878,858	730,234	0.039%	11.174%
2024	21.2. Commercial auto physical damage	23620	Burlington Ins Co	Property and Casualty	N	Stock	N	P	Ilg Co Grp	Authorized Surplus Lines W	IL	25,181	12,322	0	0	0.005%	11.179%
2024	21.2. Commercial auto physical damage	10464	Canal Ins Co	Property and Casualty	N	Stock	N	P	Canal Grp	Licensed	SC	4,749,539	4,767,251	3,167,907	3,145,694	0.953%	12.132%
2024	21.2. Commercial auto physical damage	12961	Canopus Us Ins	Property and Casualty	N	Stock	N	P		Authorized Surplus Lines W	DE	509,734	606,015	329,864	377,630	0.102%	12.234%
2024	21.2. Commercial auto physical damage	10472	Capitol Ind Corp	Property and Casualty	N	Stock	N	P	Berkshire Hathaway C	Licensed	WI	0	0	0	-161	0.000%	12.234%
2024	21.2. Commercial auto physical damage	10510	Carolina Cas Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	6,353	182,369	169,033	245,325	0.001%	12.235%
2024	21.2. Commercial auto physical damage	34568	Centennial Cas Co	Property and Casualty	N	Stock	N	P		Authorized Surplus Lines W	AL	48,759	48,759	11,450	11,450	0.010%	12.245%
2024	21.2. Commercial auto physical damage	19003	Centerline Ins Co	Property and Casualty	N	Stock	N	P		Authorized Surplus Lines W	TN	12,358	11,576	0	0	0.002%	12.248%
2024	21.2. Commercial auto physical damage	20230	Central Mut Ins Co	Property and Casualty	N	Stock	N	P	Central Mut Ins Co G	Licensed	OH	2,460,940	2,342,637	1,251,880	1,393,708	0.494%	12.741%
2024	21.2. Commercial auto physical damage	36951	Century Surety Co	Property and Casualty	N	Stock	N	P	Bchs Of Mi Grp	Authorized Surplus Lines W	OH	123,431	113,903	84,901	76,834	0.025%	12.766%
2024	21.2. Commercial auto physical damage	25615	Charter Oak Fire Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	2,547,309	2,513,568	2,704,952	2,567,858	0.511%	13.277%
2024	21.2. Commercial auto physical damage	10642	Cherokee Ins Co	Property and Casualty	N	Stock	N	P		Licensed	MI	234,942	296,283	24,560	-12,596	0.047%	13.324%
2024	21.2. Commercial auto physical damage	16356	Chiron Ins Co	Property and Casualty	N	Stock	N	P	Pharmacists Mut Grp	Licensed	IA	170,294	124,534	52,862	44,101	0.034%	13.358%
2024	21.2. Commercial auto physical damage	38989	Chubb Custom Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines W	NJ	0	0	0	-23	0.000%	13.358%
2024	21.2. Commercial auto physical damage	18767	Church Mut Ins Co S I	Property and Casualty	N	Stock	N	P	Church Mut Grp	Licensed	WI	584,792	619,690	278,533	264,316	0.117%	13.476%
2024	21.2. Commercial auto physical damage	20400	Cimarron Ins Co Inc	Property and Casualty	N	Stock	N	P		Licensed	AZ	64,217	16,127	0	0	0.013%	13.489%
2024	21.2. Commercial auto physical damage	28860	Clear Blue Ins Co	Property and Casualty	N	Stock	N	P	Clear Blue Financial C	Licensed	TX	28,588	187,689	-256,270	-538,126	0.006%	13.494%
2024	21.2. Commercial auto physical damage	37745	Clear Blue Specialty Ins Co	Property and Casualty	N	Stock	N	P	Clear Blue Financial C	Authorized Surplus Lines W	TX	668,344	619,437	120,539	374,920	0.134%	13.628%
2024	21.2. Commercial auto physical damage	39993	Colony Ins Co	Property and Casualty	N	Stock	N	P	Brookfield Wealth Sol	Authorized Surplus Lines W	NE	453,643	449,248	35,421	107,370	0.091%	13.719%
2024	21.2. Commercial auto physical damage	31127	Columbia Cas Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Authorized Surplus Lines W	IL	166,714	113,883	0	92,348	0.033%	13.753%
2024	21.2. Commercial auto physical damage	19410	Commerce & Industry Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	NY	0	651	0	12	0.000%	13.753%
2024	21.2. Commercial auto physical damage	10891	Concert Ins Co	Property and Casualty	N	Stock	N	P	Concert Grp Holdings	Licensed	IL	10,386	8,264	0	83	0.002%	13.755%
2024	21.2. Commercial auto physical damage	17151	Concert Specialty Ins Co	Property and Casualty	N	Stock	N	P	Concert Grp Holdings	Authorized Surplus Lines W	MT	8,330	1,796	0	241	0.002%	13.757%
2024	21.2. Commercial auto physical damage	20443	Continental Cas Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	724,241	857,106	217,914	-981,732	0.145%	13.902%
2024	21.2. Commercial auto physical damage	35289	Continental Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	510,221	510,915	366,990	364,139	0.102%	14.004%
2024	21.2. Commercial auto physical damage	10804	Continental Western Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	425,788	437,304	765,026	580,876	0.085%	14.090%
2024	21.2. Commercial auto physical damage	37206	Contractors Bonding & Ins Co	Property and Casualty	N	Stock	N	P	Rli Ins Grp	Licensed	IL	9,873	23,019	0	3,754	0.002%	14.092%
2024	21.2. Commercial auto physical damage	10499	Corepoint Ins Co	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	603,047	473,510	477,249	608,538	0.121%	14.213%
2024	21.2. Commercial auto physical damage	18961	Crestbrook Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	189,434	165,713	2,059	8,209	0.038%	14.251%
2024	21.2. Commercial auto physical damage	44520	Crum & Forster Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	DE	247,322	189,178	0	2,264	0.050%	14.300%
2024	21.2. Commercial auto physical damage	10847	Cumis Ins Society Inc	Property and Casualty	N	Stock	N	P	Trustage Grp	Licensed	IA	1,715,227	1,405,642	1,500,387	1,816,825	0.344%	14.644%
2024	21.2. Commercial auto physical damage	35483	Daily Underwriters Of Amer	Property and Casualty	N	Stock	N	P		Licensed	PA	389,916	400,979	423,073	403,858	0.078%	14.722%
2024	21.2. Commercial auto physical damage	17332	Dellwood Specialty Ins Co	Property and Casualty	N	Stock	N	P		Authorized Surplus Lines W	AZ	21,332	4,035	0	3,165	0.004%	14.727%
2024	21.2. Commercial auto physical damage	42587	Depositors Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	16,517	45,044	10,928	-2,442	0.003%	14.730%
2024	21.2. Commercial auto physical damage	42048	Diamond State Ins Co	Property and Casualty	N	Stock	N	P	Global Ind Grp	Licensed	IN	0	0	0	-35	0.000%	14.730%
2024	21.2. Commercial auto physical damage	13692	Donegal Mut Ins Co	Property and Casualty	N	Mutual	N	P	Donegal Grp	Licensed	PA	1,597,212	1,234,954	451,008	403,341	0.320%	15.050%
2024	21.2. Commercial auto physical damage	28649	Eastern Atlantic Ins Co	Property and Casualty	N	Stock	N	P	George A Farmer Grp	Licensed	PA	91,475	127,821	-8,839	-18,679	0.018%	15.069%
2024	21.2. Commercial auto physical damage	25186	Emc Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Emc Ins Co Grp	Licensed	IA	947,447	937,626	971,083	1,033,162	0.190%	15.259%
2024	21.2. Commercial auto physical damage	21407	Emcasco Ins Co	Property and Casualty	N	Stock	N	P	Emc Ins Co Grp	Licensed	IA	845,341	890,151	877,240	728,172	0.170%	15.428%
2024	21.2. Commercial auto physical damage	21326	Empire Fire & Marine Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	984,449	837,960	459,159	372,786	0.197%	15.626%
2024	21.2. Commercial auto physical damage	21458	Employers Ins Co Of Wausau	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	88,514	113,075	37,370	24,457	0.018%	15.644%
2024	21.2. Commercial auto physical damage	21415	Employers Mut Cas Co	Property and Casualty	N	Mutual	N	P	Emc Ins Co Grp	Licensed	IA	2,988,110	2,732,702	2,460,789	2,320,594	0.599%	16.243%
2024	21.2. Commercial auto physical damage	26271	Erie Ins Exch	Property and Casualty	N	Reciprocal	N	P	Erie Ins Grp	Licensed	PA	33,731,591	29,901,044	18,546,581	19,174,926	6.766%	23.009%
2024	21.2. Commercial auto physical damage	35378	Evanston Ins Co	Property and Casualty	N	Stock	N	P	Markel Grp	Authorized Surplus Lines W	IL	0	0	88	-152	0.000%	23.009%
2024	21.2. Commercial auto physical damage	16044	Everest Denali Ins Co	Property and Casualty	N	Stock	N	P	Everest Reins Holding	Licensed	DE	871,825	736,409	289,923	361,980	0.175%	23.184%
2024	21.2. Commercial auto physical damage	10851	Everest Ind Ins Co	Property and Casualty	N	Stock	N	P	Everest Reins Holding	Authorized Surplus Lines W	DE	-541	7,502	-55,282	-68,332	0.000%	23.184%
2024	21.2. Commercial auto physical damage	10120	Everest Natl Ins Co	Property and Casualty	N	Stock	N	P	Everest Reins Holding	Licensed	DE	534,558	605,214	268,781	409,537	0.107%	23.291%
2024	21.2. Commercial auto physical damage	16045	Everest Premier Ins Co	Property and Casualty	N	Stock	N	P	Everest Reins Holding	Licensed	DE	-2,885	78	6,503	-6,923	-0.001%	23.290%
2024	21.2. Commercial auto physical damage	26921	Everest Reins Co	Property and Casualty	N	Stock	N	P	Everest Reins Holding	Licensed	DE	0	0	0	1,231	0.000%	23.290%
2024	21.2. Commercial auto physical damage	16882	Everspan Ind Ins Co	Property and Casualty	N	Stock	N	P	Ambac Financial Grp	Authorized Surplus Lines W	AZ	-107,773	213,925	119,414	139,341	-0.022%	23.269%
2024	21.2. Commercial auto physical damage	11045	Excelsior Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	0	0	0	-3,347	0.000%	23.269%
2024	21.2. Commercial auto physical damage	35181	Executive Risk Ind Inc	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	DE	0	0	0	-4	0.000%	23.269%
2024	21.2. Commercial auto physical damage	15201	Fair American Select Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway C	Authorized Surplus Lines W	DE	0	0	0	13	0.000%	23.269%
2024	21.2. Commercial auto physical damage	15884	Falls Lake Fire & Cas Co	Property and Casualty	N	Stock	N	P	James River Grp	Authorized Surplus Lines W	CA	95,251	95,251	0	3,714	0.019%	23.288%
2024	21.2. Commercial auto physical damage	31925	Falls Lake Natl Ins Co	Property and Casualty	N	Stock	N	P	James River Grp	Licensed	OH	1,388,343	1,417,079	891,939	780,462	0.278%	23.566%
2024	21.2. Commercial auto physical damage	26298	Farmers Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	RI	0	0	0	479	0.000%	23.566%
2024	21.2. Commercial auto physical damage	10178	Fcci Ins Co	Property and Casualty	N	Stock	N	P	Fcci Mut Ins Grp	Licensed	FL	1,044,963	1,033,796	1,058,156	1,097,328	0.210%	23.776%
2024	21.2. Commercial auto physical damage	20281	Federal Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	1,575,070	1,378,953	894,228	1,169,210	0.316%	24.092%
2024	21.2. Commercial auto physical damage	13935	Federated Mut Ins Co	Property and Casualty	N	Mutual	N	P	Federated Mut Grp	Licensed	MN	6,163,692	5,403,149	3,968,555	3,969,690	1.236%	25.328%
2024	21.2. Commercial auto physical damage	16024	Federated Reserve Ins Co	Property and Casualty	N	Stock	N	P	Federated Mut Grp	Licensed	MN	1,144,276	949,295	1,200,441	1,272,412	0.230%	25.558%
2024	21.2. Commercial auto physical damage	11118	Federated Rural Electric Ins Exch	Property and Casualty	N	Reciprocal	N	P		Licensed	KS	458,384	405,452	498,676	574,357	0.092%	25.650%
2024	21.2. Commercial auto physical damage	28304	Federated Serv Ins Co	Property and Casualty	N	Stock	N	P	Federated Mut Grp	Licensed	MN	784,339	959,972	807,047	824,139	0.157%	25.807%
2024	21.2. Commercial auto physical damage	35386	Fidelity & Guar Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	IA	0	0	0	-147	0.000%	25.807%
2024	21.2. Commercial auto physical damage	25879	Fidelity & Guar Ins Underwriters Inc	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	WI	0	0	0	-113	0.000%	25.807%
2024	21.2. Commercial auto physical damage	21873	Firemans Fund Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	IL	39,922	40,161	0	-1,884	0.008%	25.815%
2024	21.2. Commercial auto physical damage	21784	Firemans Ins Co Of Washington Dc	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	DE	575,042	536,676	180,255	186,442	0.115%	25.930%
2024	21.2. Commercial auto physical damage	10676	First Guard Ins Co	Property and Casualty	N	Stock	N	P	Biglari Holdings Grp	Licensed	AZ	1,022,969	1,022,969	467,754	458,230	0.205%	26.136%
2024	21.2. Commercial auto physical damage	33588	First Liberty Ins Corp	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IL	179,613	233,823	45,253	-994,619	0.036%	26.172%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL AUTO PHYSICAL DAMAGE BUSINESS
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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	21.2. Commercial auto physical damage	40100	Firstline Ins Co	Property and Casualty	N	Stock	N	P	Harford Grp	Licensed	MD	87,260	92,500	69,677	70,175	0.018%	26.189%
2024	21.2. Commercial auto physical damage	13978	Florists Mut Ins Co	Property and Casualty	N	Mutual	N	P	Sentry Ins Grp	Licensed	WI	889	31,869	12,913	5,258	0.000%	26.189%
2024	21.2. Commercial auto physical damage	11185	Foremost Ins Co Grand Rapids Mi	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	MI	0	0	0	-8	0.000%	26.189%
2024	21.2. Commercial auto physical damage	11800	Foremost Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	MI	0	0	0	-4	0.000%	26.189%
2024	21.2. Commercial auto physical damage	41513	Foremost Signature Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	MI	0	0	0	-8	0.000%	26.189%
2024	21.2. Commercial auto physical damage	16823	Fortegra Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tiptree Fin Grp	Authorized Surplus Lines W	AZ	476,997	370,916	100,000	99,422	0.096%	26.285%
2024	21.2. Commercial auto physical damage	13986	Frankenmuth Ins Co	Property and Casualty	N	Stock	N	P	Frankenmuth Grp	Licensed	MI	7,121,639	6,349,358	4,565,558	4,896,860	1.429%	27.714%
2024	21.2. Commercial auto physical damage	22209	Freedom Specialty Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	0	0	-33	0.000%	27.714%
2024	21.2. Commercial auto physical damage	22055	Geico Ind Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Licensed	NE	0	0	5,386	5,384	0.000%	27.714%
2024	21.2. Commercial auto physical damage	24414	General Cas Co Of Wi	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	WI	-1,208	-1,208	-191	-22,422	0.000%	27.713%
2024	21.2. Commercial auto physical damage	24732	General Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	81,539	22,301	2,116	4,177	0.016%	27.730%
2024	21.2. Commercial auto physical damage	20559	General Security Ind Co Of Az	Property and Casualty	N	Stock	N	P	Scor Grp	Authorized Surplus Lines W	AZ	1,487,430	1,238,596	472,018	786,570	0.298%	28.028%
2024	21.2. Commercial auto physical damage	26611	Glatfelter Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	DE	0	0	0	-183	0.000%	28.028%
2024	21.2. Commercial auto physical damage	25569	Gotham Ins Co	Property and Casualty	N	Stock	N	P	Coaction Global Inc C	Authorized Surplus Lines W	NY	102,404	80,514	8,857	7,679	0.021%	28.049%
2024	21.2. Commercial auto physical damage	38148	Granada Ind Co	Property and Casualty	N	Stock	N	P	Granada Fin Grp	Licensed	NY	581,431	271,558	14,159	46,159	0.117%	28.165%
2024	21.2. Commercial auto physical damage	23809	Granite State Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	161,360	157,881	18,616	88,996	0.032%	28.198%
2024	21.2. Commercial auto physical damage	25984	Graphic Arts Mut Ins Co	Property and Casualty	N	Mutual	N	P	Ulta Grp	Licensed	NY	721,312	726,701	476,627	430,150	0.145%	28.342%
2024	21.2. Commercial auto physical damage	26832	Great Amer Alliance Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	29,420	42,739	35,647	34,955	0.006%	28.348%
2024	21.2. Commercial auto physical damage	26344	Great Amer Assur Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	3,527,436	3,450,199	2,061,395	1,857,471	0.708%	29.056%
2024	21.2. Commercial auto physical damage	16691	Great Amer Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	158,053	201,906	128,368	159,635	0.032%	29.087%
2024	21.2. Commercial auto physical damage	22136	Great Amer Ins Co Of Ny	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	NY	69,533	49,084	11,488	14,563	0.014%	29.101%
2024	21.2. Commercial auto physical damage	25224	Great Divide Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	ND	497,165	574,776	203,833	245,347	0.100%	29.201%
2024	21.2. Commercial auto physical damage	20303	Great Northern Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	591,643	527,307	409,837	615,438	0.119%	29.320%
2024	21.2. Commercial auto physical damage	12982	Great Plains Cas Inc	Property and Casualty	N	Stock	N	P		Licensed	IA	9,852	8,311	0	1,345	0.002%	29.322%
2024	21.2. Commercial auto physical damage	11371	Great West Cas Co	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	NE	3,833,310	3,680,824	2,753,753	2,678,492	0.769%	30.091%
2024	21.2. Commercial auto physical damage	22322	Greenwich Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	336,645	221,556	298,225	340,541	0.068%	30.158%
2024	21.2. Commercial auto physical damage	15032	Guideone Ins Co	Property and Casualty	N	Stock	N	P	Guideone Ins Grp	Licensed	IA	338,476	309,356	47,156	62,713	0.068%	30.226%
2024	21.2. Commercial auto physical damage	19530	Hallmark Natl Ins Co	Property and Casualty	N	Stock	N	P	Hallmark Fin Serv Gr	Licensed	AZ	0	0	-20	-2,184	0.000%	30.226%
2024	21.2. Commercial auto physical damage	26808	Hallmark Specialty Ins Co	Property and Casualty	N	Stock	N	P	Hallmark Fin Serv Gr	Not Licensed	OK	-251	671	0	-260	0.000%	30.226%
2024	21.2. Commercial auto physical damage	36064	Hanover Amer Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	68,313	83,477	25,705	16,817	0.014%	30.240%
2024	21.2. Commercial auto physical damage	22292	Hanover Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	193,790	173,501	54,450	49,606	0.039%	30.279%
2024	21.2. Commercial auto physical damage	26433	Harco Natl Ins Co	Property and Casualty	N	Stock	N	P	Iat Reins Co Grp	Licensed	IL	216,058	205,901	120,518	119,202	0.043%	30.322%
2024	21.2. Commercial auto physical damage	14141	Harford Mut Ins Co	Property and Casualty	N	Stock	N	P	Harford Grp	Licensed	MD	879,053	878,867	686,350	601,884	0.176%	30.498%
2024	21.2. Commercial auto physical damage	23582	Harleysville Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	281,809	258,777	220,544	251,119	0.057%	30.555%
2024	21.2. Commercial auto physical damage	35696	Harleysville Preferred Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	3,231	1,228	0	182	0.001%	30.555%
2024	21.2. Commercial auto physical damage	26182	Harleysville Worcester Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	13,935	12,027	4,400	4,899	0.003%	30.558%
2024	21.2. Commercial auto physical damage	22357	Hartford Accident & Ind Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	633,649	614,193	270,481	432,086	0.127%	30.685%
2024	21.2. Commercial auto physical damage	29424	Hartford Cas Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	189,977	223,887	253,465	246,997	0.038%	30.723%
2024	21.2. Commercial auto physical damage	19682	Hartford Fire Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	2,991,512	2,692,245	824,066	1,079,322	0.600%	31.323%
2024	21.2. Commercial auto physical damage	37478	Hartford Ins Co Of The Midwest	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	88,261	125,829	20,981	-27,532	0.018%	31.341%
2024	21.2. Commercial auto physical damage	30104	Hartford Underwriters Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	109,965	130,342	109,709	119,516	0.022%	31.363%
2024	21.2. Commercial auto physical damage	41343	Hdi Global Ins Co	Property and Casualty	N	Stock	N	P	Hannover Grp	Licensed	IL	0	0	0	-34	0.000%	31.363%
2024	21.2. Commercial auto physical damage	16131	Hdi Specialty Ins Co	Property and Casualty	N	Stock	N	P	Hannover Grp	Authorized Surplus Lines W	IL	-11,530	-11,530	0	-31,228	-0.002%	31.361%
2024	21.2. Commercial auto physical damage	10200	Hiscox Ins Co Inc	Property and Casualty	N	Stock	N	P	Hiscox Ins Grp	Licensed	IL	24,861	21,031	0	8,593	0.005%	31.366%
2024	21.2. Commercial auto physical damage	25054	Hudson Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	264,202	265,846	199,968	281,793	0.053%	31.419%
2024	21.2. Commercial auto physical damage	35408	Imperium Ins Co	Property and Casualty	N	Stock	N	P	Skyward Specialty Ins	Licensed	TX	287,812	195,739	136,470	96,851	0.058%	31.477%
2024	21.2. Commercial auto physical damage	11090	Incline Cas Co	Property and Casualty	N	Stock	N	P	Incline Ins Grp Llc Gr	Licensed	TX	1,003,687	709,531	201,813	361,871	0.201%	31.678%
2024	21.2. Commercial auto physical damage	43575	Indemnity Ins Co Of North Amer	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	432,990	426,726	136,267	165,252	0.087%	31.765%
2024	21.2. Commercial auto physical damage	36940	Indian Harbor Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Authorized Surplus Lines W	DE	115,566	238,580	-262,366	-126,571	0.023%	31.788%
2024	21.2. Commercial auto physical damage	22713	Insurance Co Of N Amer	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	2,696	2,269	0	380	0.001%	31.789%
2024	21.2. Commercial auto physical damage	22780	Integon Gen Ins Corp	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	6,061,560	5,159,939	2,444,985	2,715,207	1.216%	33.004%
2024	21.2. Commercial auto physical damage	22772	Integon Ind Corp	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	21,243,243	19,382,878	7,727,263	7,318,362	4.261%	37.266%
2024	21.2. Commercial auto physical damage	29742	Integon Natl Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	4,298,063	4,286,550	1,210,547	1,273,345	0.862%	38.128%
2024	21.2. Commercial auto physical damage	22829	Interstate Fire & Cas Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Authorized Surplus Lines W	IL	28,890	27,292	0	0	0.006%	38.133%
2024	21.2. Commercial auto physical damage	17182	Intrepid Cas Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	260,759	88,679	49,385	69,525	0.052%	38.186%
2024	21.2. Commercial auto physical damage	10749	Intrepid Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	87,951	207,801	118,156	116,591	0.018%	38.203%
2024	21.2. Commercial auto physical damage	10885	Key Risk Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	1,394,598	1,054,275	1,129,008	759,179	0.280%	38.483%
2024	21.2. Commercial auto physical damage	15366	Knight Specialty Ins Co	Property and Casualty	N	Stock	N	P	Knightbrook Ins Grp	Authorized Surplus Lines W	DE	-1,637	2,543	4,783	4,783	0.000%	38.483%
2024	21.2. Commercial auto physical damage	13722	Knightbrook Ins Co	Property and Casualty	N	Stock	N	P	Knightbrook Ins Grp	Licensed	DE	211,044	66,408	0	34,614	0.042%	38.525%
2024	21.2. Commercial auto physical damage	26077	Lancer Ins Co	Property and Casualty	N	Stock	N	P	Core Specialty Ins Ho	Licensed	IL	894,762	864,782	374,105	318,776	0.179%	38.705%
2024	21.2. Commercial auto physical damage	42404	Liberty Ins Corp	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IL	402,015	375,418	244,472	240,424	0.081%	38.785%
2024	21.2. Commercial auto physical damage	19917	Liberty Ins Underwriters Inc	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IL	0	0	0	-298	0.000%	38.785%
2024	21.2. Commercial auto physical damage	23035	Liberty Mut Fire Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	1,810,305	1,586,126	734,484	755,057	0.363%	39.148%
2024	21.2. Commercial auto physical damage	23043	Liberty Mut Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	MA	76,790	69,130	5,169	28,534	0.015%	39.164%
2024	21.2. Commercial auto physical damage	33600	Lm Ins Corp	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IL	200,253	226,458	54,859	49,718	0.040%	39.204%
2024	21.2. Commercial auto physical damage	36897	Manufacturers Alliance Ins Co	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	PA	367,596	255,738	31,404	124,291	0.074%	39.278%
2024	21.2. Commercial auto physical damage	28932	Markel Amer Ins Co	Property and Casualty	N	Stock	N	P	Markel Grp	Licensed	VA	0	0	0	69	0.000%	39.278%
2024	21.2. Commercial auto physical damage	38970	Markel Ins Co	Property and Casualty	N	Stock	N	P	Markel Grp	Licensed	IL	1,078,485	975,047	375,306	458,057	0.216%	39.494%
2024	21.2. Commercial auto physical damage	22306	Massachusetts Bay Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	153,724	161,957	18,112	11,543	0.031%	39.525%
2024	21.2. Commercial auto physical damage	36838	Mesa Underwriters Specialty Ins Co	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Authorized Surplus Lines W	NJ	668,902	560,941	142,454	154,837	0.134%	39.659%

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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	21.2. Commercial auto physical damage	16203	Mgt Ins Co	Property and Casualty	N	Stock	N	P	Mgt Grp	Licensed	WI	1,338	1,091	0	4,075	0.000%	39.659%
2024	21.2. Commercial auto physical damage	23434	Middlesex Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	1,357,763	1,162,594	881,601	790,704	0.272%	39.932%
2024	21.2. Commercial auto physical damage	27138	Midvale Ind Co	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	WI	104,537	70,966	37,602	36,753	0.021%	39.953%
2024	21.2. Commercial auto physical damage	26662	Milford Cas Ins Co	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	154,736	165,164	88,650	128,069	0.031%	39.984%
2024	21.2. Commercial auto physical damage	20362	Mitsui Sumitomo Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Ms & Ad Ins Grp	Licensed	NY	56,011	60,193	66,999	91,484	0.011%	39.995%
2024	21.2. Commercial auto physical damage	22551	Mitsui Sumitomo Ins Usa Inc	Property and Casualty	N	Stock	N	P	Ms & Ad Ins Grp	Licensed	NY	235,661	251,579	94,641	119,997	0.047%	40.042%
2024	21.2. Commercial auto physical damage	10675	Mobilias Gen Ins Co	Property and Casualty	N	Stock	N	P	Csaa Ins Grp	Licensed	AZ	310,597	308,077	105,965	187,191	0.062%	40.104%
2024	21.2. Commercial auto physical damage	16392	Mobilias Ins Co	Property and Casualty	N	Stock	N	P	Csaa Ins Grp	Authorized Surplus Lines W	AZ	4,501,829	3,607,942	1,745,660	1,503,201	0.903%	41.007%
2024	21.2. Commercial auto physical damage	32506	Monroe Guar Ins Co	Property and Casualty	N	Stock	N	P	Fccl Mut Ins Grp	Licensed	IN	1,000,301	1,025,521	400,131	409,991	0.201%	41.208%
2024	21.2. Commercial auto physical damage	13331	Motorists Commercial Mut Ins Co	Property and Casualty	N	Mutual	N	P	Encova Mut Ins Grp	Licensed	OH	132,457	130,388	161,534	212,153	0.027%	41.235%
2024	21.2. Commercial auto physical damage	22012	Motors Ins Corp	Property and Casualty	N	Stock	N	P	Ally Ins Holdings Grp	Licensed	MI	6,156,327	6,156,327	1,708,217	1,434,099	1.235%	42.470%
2024	21.2. Commercial auto physical damage	21075	Ms Transverse Ins Co	Property and Casualty	N	Stock	N	P	Ms & Ad Ins Grp	Licensed	TX	389,257	98,842	0	145,239	0.078%	42.548%
2024	21.2. Commercial auto physical damage	41807	Ms Transverse Specialty Ins Co	Property and Casualty	N	Stock	N	P	Ms & Ad Ins Grp	Authorized Surplus Lines W	TX	749	978	0	-6	0.000%	42.548%
2024	21.2. Commercial auto physical damage	23663	National Amer Ins Co	Property and Casualty	N	Stock	N	P	Chandler Ins Grp	Licensed	OK	21,420	10,421	12,831	14,069	0.004%	42.552%
2024	21.2. Commercial auto physical damage	11991	National Cas Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	28,252	57,005	123,622	7,662	0.006%	42.558%
2024	21.2. Commercial auto physical damage	16217	National Farmers Union Prop & Cas	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	0	0	0	1,660	0.000%	42.558%
2024	21.2. Commercial auto physical damage	20079	National Fire & Marine Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway C	Authorized Surplus Lines W	NE	742,992	737,773	316,378	336,919	0.149%	42.707%
2024	21.2. Commercial auto physical damage	20478	National Fire Ins Co Of Hartford	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	1,346,519	764,534	345,390	630,250	0.270%	42.977%
2024	21.2. Commercial auto physical damage	23728	National Gen Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	MO	39,100	41,192	0	0	0.008%	42.985%
2024	21.2. Commercial auto physical damage	12832	National Gen Premier Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Authorized Surplus Lines W	CA	-33,284	-8,648	41,448	29,469	-0.007%	42.978%
2024	21.2. Commercial auto physical damage	20087	National Ind Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway C	Licensed	NE	2,317,866	2,154,662	495,791	546,239	0.005%	43.443%
2024	21.2. Commercial auto physical damage	32620	National Interstate Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	1,777,137	1,966,884	1,264,971	1,353,798	0.356%	43.799%
2024	21.2. Commercial auto physical damage	20052	National Liab & Fire Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway C	Licensed	CT	1,175,430	1,087,987	179,424	249,073	0.236%	44.035%
2024	21.2. Commercial auto physical damage	22608	National Specialty Ins Co	Property and Casualty	N	Stock	N	P	Markel Grp	Licensed	TX	28,933	28,933	17,062	20,062	0.006%	44.041%
2024	21.2. Commercial auto physical damage	20141	National Trust Ins Co	Property and Casualty	N	Stock	N	P	Fccl Mut Ins Grp	Licensed	IN	74,155	81,294	56,160	60,371	0.015%	44.056%
2024	21.2. Commercial auto physical damage	19445	National Union Fire Ins Co Of Pittsb	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	PA	16,565,974	15,223,476	9,011,823	11,914,934	3.323%	47.379%
2024	21.2. Commercial auto physical damage	26093	Nationwide Affinity Co Of Amer	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	539,106	848,699	547,760	523,304	0.108%	47.487%
2024	21.2. Commercial auto physical damage	28223	Nationwide Agribusiness Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	385,050	429,174	221,008	143,270	0.077%	47.564%
2024	21.2. Commercial auto physical damage	10723	Nationwide Assur Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	621,268	1,060,134	412,074	378,485	0.125%	47.689%
2024	21.2. Commercial auto physical damage	23760	Nationwide Gen Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	243,083	343,026	370,630	334,293	0.049%	47.738%
2024	21.2. Commercial auto physical damage	25453	Nationwide Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	13,596	-762	33,201	33,406	0.003%	47.740%
2024	21.2. Commercial auto physical damage	10948	Nationwide Ins Co Of FI	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	25,329	31,134	17,656	17,900	0.005%	47.745%
2024	21.2. Commercial auto physical damage	23787	Nationwide Mut Ins Co	Property and Casualty	N	Mutual	N	P	Nationwide Corp Grp	Licensed	OH	75,154	58,815	97,966	107,286	0.015%	47.760%
2024	21.2. Commercial auto physical damage	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	2,520	7,590	3,520	0.000%	47.760%
2024	21.2. Commercial auto physical damage	42307	Navigators Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas C	Licensed	NY	584,797	559,564	133,420	244,733	0.117%	47.878%
2024	21.2. Commercial auto physical damage	24171	Netherlands Ins Co The	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	0	0	0	-3,049	0.000%	47.878%
2024	21.2. Commercial auto physical damage	23841	New Hampshire Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	87,691	49,457	5,171	11,012	0.018%	47.895%
2024	21.2. Commercial auto physical damage	16608	New York Marine & Gen Ins Co	Property and Casualty	N	Stock	N	P	Coaction Global Inc C	Licensed	NY	357,174	383,869	240,637	294,667	0.072%	47.967%
2024	21.2. Commercial auto physical damage	16285	Next Ins Us Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	DE	-55	-55	0	-13,634	0.000%	47.967%
2024	21.2. Commercial auto physical damage	14788	Ngm Ins Co	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	FL	556,066	552,068	560,659	571,429	0.112%	48.079%
2024	21.2. Commercial auto physical damage	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	N	Mutual	N	P	North Carolina Farm	Licensed	NC	17,482,036	17,045,729	17,865,673	18,256,680	3.500%	51.585%
2024	21.2. Commercial auto physical damage	13167	North Light Specialty Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Authorized Surplus Lines W	IL	0	0	-2,901	3,823	0.000%	51.585%
2024	21.2. Commercial auto physical damage	27740	North Pointe Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	38,564	53,382	65,812	13,145	0.008%	51.593%
2024	21.2. Commercial auto physical damage	21105	North River Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NJ	688,268	1,113,609	203,160	262,675	0.138%	51.731%
2024	21.2. Commercial auto physical damage	27987	Northfield Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Authorized Surplus Lines W	IA	2,368	3,360	0	-701	0.000%	51.731%
2024	21.2. Commercial auto physical damage	24015	Northland Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	3,312,777	3,445,553	1,542,580	1,580,613	0.664%	52.396%
2024	21.2. Commercial auto physical damage	42552	Nova Cas Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NY	127,950	110,291	0	9,375	0.026%	52.422%
2024	21.2. Commercial auto physical damage	39608	Nutmeg Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas C	Licensed	CT	790,147	599,958	246,013	458,109	0.159%	52.580%
2024	21.2. Commercial auto physical damage	35602	Obsidian Ins Co	Property and Casualty	N	Stock	N	P	Obs Holdings Grp	Licensed	OH	15,560	9,153	20,328	20,215	0.003%	52.583%
2024	21.2. Commercial auto physical damage	23248	Occidental Fire & Cas Co Of Nc	Property and Casualty	N	Stock	N	P	Iat Reins Co Grp	Licensed	NC	513,291	513,741	396,571	427,071	0.103%	52.686%
2024	21.2. Commercial auto physical damage	24074	Ohio Cas Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	174,548	150,034	85,061	206,805	0.035%	52.721%
2024	21.2. Commercial auto physical damage	24104	Ohio Farmers Ins Co	Property and Casualty	N	Mutual	N	P	Westfield Grp	Licensed	OH	33,911	30,524	29,371	30,531	0.007%	52.728%
2024	21.2. Commercial auto physical damage	24082	Ohio Security Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	2,217,170	2,404,313	949,548	1,133,644	0.445%	53.173%
2024	21.2. Commercial auto physical damage	17558	Old Guard Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	194,782	178,267	168,349	172,879	0.039%	53.212%
2024	21.2. Commercial auto physical damage	24139	Old Republic Gen Ins Corp	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	IL	-747	-747	-4,065	-31,939	0.000%	53.212%
2024	21.2. Commercial auto physical damage	24147	Old Republic Ins Co	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	PA	5,641,678	5,207,018	4,556,178	2,215,113	1.132%	54.343%
2024	21.2. Commercial auto physical damage	31143	Old Republic Union Ins Co	Property and Casualty	N	Stock	N	P	Old Republic Grp	Authorized Surplus Lines W	IL	30,100	30,381	30,471	32,191	0.006%	54.349%
2024	21.2. Commercial auto physical damage	32700	Owners Ins Co	Property and Casualty	N	Stock	N	P	Auto Owners Grp	Licensed	OH	20,875,353	19,477,090	14,628,227	14,250,707	4.187%	58.537%
2024	21.2. Commercial auto physical damage	22748	Pacific Employers Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	0	0	0	138	0.000%	58.537%
2024	21.2. Commercial auto physical damage	20346	Pacific Ind Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	DE	0	0	0	156	0.000%	58.537%
2024	21.2. Commercial auto physical damage	10046	Pacific Ins Co Ltd	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas C	Authorized Surplus Lines W	CT	0	7,777	26,667	33,773	0.000%	58.537%
2024	21.2. Commercial auto physical damage	16754	Palomar Excess & Surplus Ins Co	Property and Casualty	N	Stock	N	P	Palomar Holdings Grp	Authorized Surplus Lines W	AZ	53,115	61,179	0	0	0.011%	58.547%
2024	21.2. Commercial auto physical damage	14958	Peninsula Ins Co	Property and Casualty	N	Stock	N	P	Donegal Grp	Licensed	PA	124,571	238,211	157,628	-64,503	0.025%	58.572%
2024	21.2. Commercial auto physical damage	14982	Penn Millers Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	101,685	99,398	56,151	58,303	0.020%	58.593%
2024	21.2. Commercial auto physical damage	32441	Penn Natl Security Ins Co	Property and Casualty	N	Stock	N	P	Pennsylvania Natl Ins	Licensed	PA	2,802,306	2,777,172	1,955,292	1,987,426	0.562%	59.155%
2024	21.2. Commercial auto physical damage	10673	Penn Star Ins Co	Property and Casualty	N	Stock	N	P	Global Ind Grp	Authorized Surplus Lines W	PA	0	0	0	-3	0.000%	59.155%
2024	21.2. Commercial auto physical damage	14974	Pennsylvania Lumbermens Mut Ins	Property and Casualty	N	Mutual	N	P		Licensed	PA	1,028,265	961,303	274,280	286,236	0.206%	59.361%
2024	21.2. Commercial auto physical damage	12262	Pennsylvania Manufacturers Assoc Ins	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	PA	611,788	573,922	162,460	334,668	0.123%	59.484%
2024	21.2. Commercial auto physical damage	41424	Pennsylvania Manufacturers Ind Co	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	PA	55,820	42,778	47,489	80,557	0.011%	59.495%
2024	21.2. Commercial auto physical damage	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	N	Mutual	N	P	Pennsylvania Natl Ins	Licensed	PA	5,338,899	4,756,904	3,481,448	3,716,291	1.071%	60.566%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL 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	21.2. Commercial auto physical damage	13714	Pharmacists Mut Ins Co	Property and Casualty	N	Mutual	N	P	Pharmacists Mut Grp	Licensed	IA	21,843	62,635	25,611	39,958	0.004%	60.570%
2024	21.2. Commercial auto physical damage	18058	Philadelphia Ind Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Licensed	PA	2,531,912	2,303,398	1,692,792	1,799,794	0.508%	61.078%
2024	21.2. Commercial auto physical damage	25623	Phoenix Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	1,604,498	1,613,628	1,534,953	1,635,178	0.322%	61.400%
2024	21.2. Commercial auto physical damage	37257	Praetorian Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	18,706	20,071	0	6,502	0.004%	61.404%
2024	21.2. Commercial auto physical damage	12588	Prime Ins Co	Property and Casualty	N	Stock	N	P	Prime Holdings Ins G	Authorized Surplus Lines W	IL	-3,102	2,932	0	0	-0.001%	61.403%
2024	21.2. Commercial auto physical damage	14371	Prime Prop & Cas Ins Inc	Property and Casualty	N	Stock	N	P	Prime Holdings Ins G	Licensed	IL	50,861	29,758	0	0	0.010%	61.413%
2024	21.2. Commercial auto physical damage	10786	Princeton Excess & Surplus Lines Ins	Property and Casualty	N	Stock	N	P	Munich Re Grp	Authorized Surplus Lines W	DE	0	0	0	-12,034	0.000%	61.413%
2024	21.2. Commercial auto physical damage	24260	Progressive Cas Ins Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	OH	0	0	-118	-118	0.000%	61.413%
2024	21.2. Commercial auto physical damage	38784	Progressive Southeastern Ins Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	IN	76,622,706	73,089,457	35,133,181	34,286,677	15.370%	76.783%
2024	21.2. Commercial auto physical damage	34690	Property & Cas Ins Co Of Hartford	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	279,108	216,382	116,592	118,997	0.056%	76.839%
2024	21.2. Commercial auto physical damage	12416	Protective Ins Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	IN	4,476,025	4,980,266	3,447,281	2,796,945	0.898%	77.737%
2024	21.2. Commercial auto physical damage	13149	Protective Specialty Ins Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Authorized Surplus Lines W	IN	0	1,762	0	400	0.000%	77.737%
2024	21.2. Commercial auto physical damage	39217	Qbe Ins Corp	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	25,718	32,316	-12,476	-5,085	0.005%	77.742%
2024	21.2. Commercial auto physical damage	11515	Qbe Specialty Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Authorized Surplus Lines W	ND	0	0	0	13	0.000%	77.742%
2024	21.2. Commercial auto physical damage	24449	Regent Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	WI	0	0	0	-217	0.000%	77.742%
2024	21.2. Commercial auto physical damage	12475	Republic Franklin Ins Co	Property and Casualty	N	Stock	N	P	Utica Grp	Licensed	OH	489,684	459,343	395,093	552,769	0.098%	77.840%
2024	21.2. Commercial auto physical damage	40479	Republic Vanguard Ins Co	Other Risk-Bearing Entity	N	Stock	N	P	Amtrust Financial Ser	Authorized Surplus Lines W	AZ	114,136	119,616	0	0	0.023%	77.863%
2024	21.2. Commercial auto physical damage	36684	Riverport Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	1,761	1,465	0	140	0.000%	77.863%
2024	21.2. Commercial auto physical damage	13056	Rli Ins Co	Property and Casualty	N	Stock	N	P	Rli Ins Grp	Licensed	IL	872,769	769,521	307,126	313,271	0.175%	78.038%
2024	21.2. Commercial auto physical damage	11089	Rock Ridge Ins Co	Property and Casualty	N	Stock	N	P	Clear Blue Financial C	Licensed	TX	382,747	425,482	90,032	280,024	0.077%	78.115%
2024	21.2. Commercial auto physical damage	11134	Rural Trust Ins Co	Property and Casualty	N	Stock	N	P		Licensed	TX	128,200	116,866	101,528	167,464	0.026%	78.141%
2024	21.2. Commercial auto physical damage	15105	Safety Natl Cas Corp	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Licensed	MO	606,318	488,148	166,004	191,526	0.122%	78.263%
2024	21.2. Commercial auto physical damage	13815	Safety Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Authorized Surplus Lines W	MO	-2,387	93,293	274,254	49,311	0.000%	78.262%
2024	21.2. Commercial auto physical damage	40460	Sagamore Ins Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	IN	-932	69,146	52,763	-69,370	0.000%	78.262%
2024	21.2. Commercial auto physical damage	15580	Scottsdale Ind Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	477	-38,967	-38,920	0.000%	78.262%
2024	21.2. Commercial auto physical damage	41297	Scottsdale Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Authorized Surplus Lines W	OH	0	0	0	398	0.000%	78.262%
2024	21.2. Commercial auto physical damage	19879	Security Natl Ins Company	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	17,933	20,021	-2,312	-2,184	0.004%	78.265%
2024	21.2. Commercial auto physical damage	12572	Selective Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	NJ	5,776,540	5,467,344	3,682,289	3,708,076	1.159%	79.424%
2024	21.2. Commercial auto physical damage	19259	Selective Ins Co Of Sc	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	IN	2,989,912	2,503,803	1,119,328	1,253,780	0.600%	80.024%
2024	21.2. Commercial auto physical damage	39926	Selective Ins Co Of The Southeast	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	IN	5,822,479	5,397,696	2,808,635	2,750,563	1.168%	81.192%
2024	21.2. Commercial auto physical damage	11000	Sentinel Ins Co Ltd	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	176,671	188,452	166,254	153,285	0.035%	81.227%
2024	21.2. Commercial auto physical damage	24988	Sentry Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	1,226,680	1,151,174	667,552	664,169	0.246%	81.473%
2024	21.2. Commercial auto physical damage	21180	Sentry Select Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	2,969,098	3,438,126	1,890,835	1,968,775	0.596%	82.069%
2024	21.2. Commercial auto physical damage	19208	Sierra Specialty Ins Co	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Authorized Surplus Lines W	TX	127,660	107,779	0	15,348	0.026%	82.094%
2024	21.2. Commercial auto physical damage	38776	Siuruspoint Amer Ins Co	Property and Casualty	N	Stock	N	P	Siuruspoint Grp	Licensed	NY	130,003	76,719	92,489	138,354	0.026%	82.121%
2024	21.2. Commercial auto physical damage	16820	Siuruspoint Specialty Ins Corp	Property and Casualty	N	Stock	N	P	Siuruspoint Grp	Authorized Surplus Lines W	NH	0	0	0	17,250	0.000%	82.121%
2024	21.2. Commercial auto physical damage	38997	Sompo Amer Fire & Mar Ins Co Amer	Property and Casualty	N	Stock	N	P	Sompo Grp	Licensed	NY	1,183	5,825	1,120	1,177	0.000%	82.121%
2024	21.2. Commercial auto physical damage	11126	Sompo Amer Ins Co	Property and Casualty	N	Stock	N	P	Sompo Grp	Licensed	NY	649,209	554,539	152,425	193,746	0.130%	82.251%
2024	21.2. Commercial auto physical damage	26867	Southern Ins Co Of Va	Property and Casualty	N	Stock	N	P	Donegal Grp	Licensed	VA	266,908	431,989	438,555	423,616	0.054%	82.305%
2024	21.2. Commercial auto physical damage	26468	Southern Mut Church Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	SC	187,933	180,569	73,841	67,341	0.038%	82.342%
2024	21.2. Commercial auto physical damage	15709	Southern States Ins Exch	Property and Casualty	N	Reciprocal	N	P		Licensed	VA	117,747	131,712	326,435	356,747	0.024%	82.366%
2024	21.2. Commercial auto physical damage	16999	Southlake Specialty Ins Co	Property and Casualty	N	Stock	N	P	Southlake Financial C	Authorized Surplus Lines W	TX	941,348	717,316	375,664	590,248	0.189%	82.555%
2024	21.2. Commercial auto physical damage	12294	Southwest Marine & Gen Ins Co	Property and Casualty	N	Stock	N	P	Coaction Global Inc C	Licensed	AZ	300	300	0	0	0.000%	82.555%
2024	21.2. Commercial auto physical damage	24376	Spinaker Ins Co	Property and Casualty	N	Stock	N	P	Sh1 Holdings Grp	Licensed	IL	1,087,971	668,509	265,745	708,084	0.218%	82.773%
2024	21.2. Commercial auto physical damage	24767	St Paul Fire & Marine Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	9	0.000%	82.773%
2024	21.2. Commercial auto physical damage	24775	St Paul Guardian Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	-1,200	-1,200	0.000%	82.773%
2024	21.2. Commercial auto physical damage	24791	St Paul Mercury Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	11	0.000%	82.773%
2024	21.2. Commercial auto physical damage	30481	St Paul Surplus Lines Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Authorized Surplus Lines W	DE	0	0	0	6	0.000%	82.773%
2024	21.2. Commercial auto physical damage	18023	Star Ins Co	Property and Casualty	N	Stock	N	P	Bchs Of Mi Grp	Licensed	MI	83,765	148,476	303,044	258,834	0.017%	82.790%
2024	21.2. Commercial auto physical damage	40045	Starnet Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	58,905	66,178	78,068	87,104	0.012%	82.802%
2024	21.2. Commercial auto physical damage	38318	Starr Ind & Liab Co	Property and Casualty	N	Stock	N	P	Starr Grp	Licensed	TX	852,324	864,845	270,497	301,591	0.171%	82.973%
2024	21.2. Commercial auto physical damage	25496	Starstone Natl Ins Co	Property and Casualty	N	Stock	N	P	Core Specialty Ins Ho	Licensed	DE	487,577	234,527	0	59,046	0.098%	83.070%
2024	21.2. Commercial auto physical damage	44776	Starstone Specialty Ins Co	Property and Casualty	N	Stock	N	P	Core Specialty Ins Ho	Authorized Surplus Lines W	DE	7,800	3,067	0	3,848	0.002%	83.072%
2024	21.2. Commercial auto physical damage	25127	State Auto Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IA	486,372	606,146	293,895	327,377	0.098%	83.169%
2024	21.2. Commercial auto physical damage	25135	State Automobile Mut Ins Co	Property and Casualty	N	Mutual	N	P	Liberty Mut Grp	Licensed	OH	1,742,477	1,837,308	1,074,085	1,279,924	0.350%	83.519%
2024	21.2. Commercial auto physical damage	25178	State Farm Mut Auto Ins Co	Property and Casualty	N	Mutual	N	P	State Farm Grp	Licensed	IL	10,625,795	9,959,796	6,253,116	6,559,337	2.131%	85.650%
2024	21.2. Commercial auto physical damage	12831	State Natl Ins Co Inc	Property and Casualty	N	Stock	N	P	Markel Grp	Licensed	TX	45,163	32,163	83,098	288,098	0.009%	85.659%
2024	21.2. Commercial auto physical damage	26387	Steadfast Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Authorized Surplus Lines W	IL	154,809	259,315	174,090	170,231	0.031%	85.691%
2024	21.2. Commercial auto physical damage	14012	Stonegate Ins Co	Property and Casualty	N	Stock	N	P	Producers Natl Corp	Authorized Surplus Lines W	IL	0	199	0	0	0.000%	85.691%
2024	21.2. Commercial auto physical damage	10340	Stonington Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	1,736	1,017	0	-2,164	0.000%	85.691%
2024	21.2. Commercial auto physical damage	16889	Summit Specialty Ins Co	Property and Casualty	N	Stock	N	P	Mgi Holdings Grp	Authorized Surplus Lines W	NE	31,737	16,009	11,220	13,035	0.006%	85.697%
2024	21.2. Commercial auto physical damage	29874	Swiss Re Corp Solutions Amer Ins Co	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Licensed	MO	70,809	55,599	869	-2,651	0.014%	85.711%
2024	21.2. Commercial auto physical damage	29700	Swiss Re Corp Solutions Elite Ins Co	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Licensed	MO	172,093	142,000	83,518	92,410	0.035%	85.746%
2024	21.2. Commercial auto physical damage	12866	T H E Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	LA	203	5,938	0	-8,951	0.000%	85.746%
2024	21.2. Commercial auto physical damage	42376	Technology Ins Co Inc	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	11,313	10,958	7,604	8,035	0.002%	85.748%
2024	21.2. Commercial auto physical damage	28665	The Cincinnati Cas Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	696,907	635,247	529,320	534,636	0.140%	85.888%
2024	21.2. Commercial auto physical damage	23280	The Cincinnati Ind Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	1,292,493	1,223,082	697,865	320,117	0.259%	86.147%
2024	21.2. Commercial auto physical damage	10677	The Cincinnati Ins Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	10,038,671	9,277,173	5,220,377	5,361,730	2.014%	88.161%
2024	21.2. Commercial auto physical damage	10945	Tokio Marine Amer Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Licensed	NY	878,789	848,542	704,000	663,440	0.176%	88.337%
2024	21.2. Commercial auto physical damage	23850	Tokio Marine Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Authorized Surplus Lines W	DE	-497	-21	0	0	0.000%	88.337%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL 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	21.2. Commercial auto physical damage	28886	Transguard Ins Co Of Amer Inc	Property and Casualty	N	Stock	N	P	Iat Reins Co Grp	Licensed	IL	351,644	383,068	124,079	134,095	0.071%	88.408%
2024	21.2. Commercial auto physical damage	20494	Transportation Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	330,188	261,661	70,886	189,946	0.066%	88.474%
2024	21.2. Commercial auto physical damage	36463	Travco Personal Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	-6,277	0.000%	88.474%
2024	21.2. Commercial auto physical damage	19046	Travelers Cas Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	2,274,846	2,138,260	1,381,118	1,608,138	0.456%	88.930%
2024	21.2. Commercial auto physical damage	25658	Travelers Ind Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	3,323,885	2,941,021	1,632,511	1,720,377	0.667%	89.597%
2024	21.2. Commercial auto physical damage	25666	Travelers Ind Co Of Amer	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	1,665,624	1,498,592	1,638,618	1,715,314	0.334%	89.931%
2024	21.2. Commercial auto physical damage	25682	Travelers Ind Co Of Ct	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	3,811,838	3,873,650	2,130,735	2,593,546	0.765%	90.696%
2024	21.2. Commercial auto physical damage	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	7,139,391	6,667,998	3,314,425	3,990,906	1.432%	92.128%
2024	21.2. Commercial auto physical damage	10213	Travelers Specialty Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Authorized Surplus Lines W	CT	750	1,408	0	407	0.000%	92.128%
2024	21.2. Commercial auto physical damage	31003	Tri State Ins Co Of Mn	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	627,225	683,061	373,264	245,176	0.126%	92.254%
2024	21.2. Commercial auto physical damage	22225	Trisura Ins Co	Property and Casualty	N	Stock	N	P	Trisura Grp	Licensed	OK	1,009,492	856,804	262,981	459,311	0.202%	92.456%
2024	21.2. Commercial auto physical damage	16188	Trisura Specialty Ins Co	Property and Casualty	N	Stock	N	P	Trisura Grp	Authorized Surplus Lines W	OK	490,466	377,619	58,318	308,205	0.098%	92.555%
2024	21.2. Commercial auto physical damage	27120	Trumbull Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	1,159,455	904,460	362,549	914,891	0.233%	92.787%
2024	21.2. Commercial auto physical damage	29459	Twinn City Fire Ins Co Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	90,296	72,771	-745	-682	0.018%	92.805%
2024	21.2. Commercial auto physical damage	25844	Union Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	791,948	815,295	375,689	504,066	0.159%	92.964%
2024	21.2. Commercial auto physical damage	21423	Union Ins Co Of Providence	Property and Casualty	N	Stock	N	P	Emc Ins Co Grp	Licensed	IA	229,977	254,952	168,657	209,594	0.046%	93.010%
2024	21.2. Commercial auto physical damage	11770	United Financial Cas Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	OH	3,452,150	3,071,899	1,302,523	1,286,219	0.692%	93.703%
2024	21.2. Commercial auto physical damage	13064	United Natl Ins Co	Property and Casualty	N	Stock	N	P	Global Ind Grp	Authorized Surplus Lines W	PA	0	0	-56	28	0.000%	93.703%
2024	21.2. Commercial auto physical damage	12537	United Specialty Ins Co	Property and Casualty	N	Stock	N	P	Markel Grp	Authorized Surplus Lines W	DE	144,505	40,505	198,859	-583,141	0.029%	93.732%
2024	21.2. Commercial auto physical damage	25887	United States Fidelity & Guar Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	-65	0.000%	93.732%
2024	21.2. Commercial auto physical damage	21113	United States Fire Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	968,459	923,329	824,245	995,687	0.194%	93.926%
2024	21.2. Commercial auto physical damage	29157	United Wi Ins Co	Property and Casualty	N	Stock	N	P	Bcbs Of Mi Grp	Licensed	WI	-7,085	77,931	0	95,873	-0.001%	93.924%
2024	21.2. Commercial auto physical damage	41181	Universal Underwriters Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	0	0	-6,116	-6,116	0.000%	93.924%
2024	21.2. Commercial auto physical damage	29599	Us Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Licensed	TX	135,680	127,789	206,620	217,536	0.027%	93.952%
2024	21.2. Commercial auto physical damage	25976	Utica Mut Ins Co	Property and Casualty	N	Mutual	N	P	Utica Grp	Licensed	NY	1,150,621	1,042,156	304,837	332,302	0.231%	94.182%
2024	21.2. Commercial auto physical damage	10687	Utica Natl Assur Co	Property and Casualty	N	Stock	N	P	Utica Grp	Licensed	NY	334,902	336,162	231,087	329,302	0.067%	94.250%
2024	21.2. Commercial auto physical damage	20508	Valley Forge Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	304,485	334,612	129,282	204,112	0.061%	94.311%
2024	21.2. Commercial auto physical damage	21172	Vanliner Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	576,969	613,854	137,889	235,972	0.116%	94.426%
2024	21.2. Commercial auto physical damage	44768	Vantapro Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	AR	111,793	99,780	97,779	88,072	0.022%	94.449%
2024	21.2. Commercial auto physical damage	20397	Vigilant Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	NY	1,150	289	0	17	0.000%	94.449%
2024	21.2. Commercial auto physical damage	40428	Voyager Ind Ins Co	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Authorized Surplus Lines W	GA	79,825	83,442	0	-3,404	0.016%	94.465%
2024	21.2. Commercial auto physical damage	25011	Wesco Ins Co	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	329,226	435,528	160,332	543,558	0.066%	94.531%
2024	21.2. Commercial auto physical damage	44393	West Amer Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IN	63,329	91,071	12,425	5,287	0.013%	94.544%
2024	21.2. Commercial auto physical damage	15350	West Bend Ins Co	Property and Casualty	N	Stock	N	P	West Bend Ins Grp	Licensed	WI	5,421,271	5,320,101	3,991,314	4,162,673	1.087%	95.631%
2024	21.2. Commercial auto physical damage	13196	Western World Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines W	NH	7,816	7,426	0	0	0.002%	95.633%
2024	21.2. Commercial auto physical damage	16447	Westfield Champion Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	29,495	28,045	25,827	26,791	0.006%	95.639%
2024	21.2. Commercial auto physical damage	24112	Westfield Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	1,151,567	1,110,105	536,300	542,783	0.231%	95.870%
2024	21.2. Commercial auto physical damage	24120	Westfield Natl Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	357,935	345,777	128,909	157,084	0.072%	95.942%
2024	21.2. Commercial auto physical damage	16450	Westfield Premier Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	23,576	19,521	9,346	3,671	0.005%	95.946%
2024	21.2. Commercial auto physical damage	16449	Westfield Superior Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	81,586	67,598	30,921	35,021	0.016%	95.963%
2024	21.2. Commercial auto physical damage	16448	Westfield Touchstone Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	4,747	3,349	-6,575	-6,429	0.001%	95.964%
2024	21.2. Commercial auto physical damage	39845	Westport Ins Corp	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Licensed	MO	0	0	0	1,354	0.000%	95.964%
2024	21.2. Commercial auto physical damage	24554	Xl Ins Amer Inc	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	11,865	8,550	54,108	61,606	0.002%	95.966%
2024	21.2. Commercial auto physical damage	37885	Xl Specialty Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	43,207	30,073	0	2,991	0.009%	95.975%
2024	21.2. Commercial auto physical damage	16535	Zurich Amer Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	NY	19,557,655	18,243,698	8,384,361	9,328,690	3.923%	99.898%
2024	21.2. Commercial auto physical damage	27855	Zurich Amer Ins Co Of Il	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	510,128	509,706	35,874	-105,424	0.102%	100.000%
2024	21.2. Commercial auto physical damage		TOTAL									498,537,029	470,177,437	275,797,989	284,844,291	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