

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIDELITY 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	23. Fidelity	22667	Ace Amer Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	385,270	280,287	0	208,943	0.890%	0.890%
2024	23. Fidelity	20702	Ace Fire Underwriters Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	852	776	0	46	0.002%	0.892%
2024	23. Fidelity	26883	Aig Specialty Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines W	IL	719,000	728,117	0	-99,579	1.660%	2.552%
2024	23. Fidelity	35300	Allianz Global Risks Us Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	IL	175,080	213,070	0	0	0.404%	2.956%
2024	23. Fidelity	42579	Allied Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	0	0	0	-1	0.000%	2.956%
2024	23. Fidelity	22730	Allied World Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NH	0	0	0	-26	0.000%	2.956%
2024	23. Fidelity	10690	Allied World Natl Assur Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NH	0	0	0	-64	0.000%	2.956%
2024	23. Fidelity	16624	Allied World Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	59,224	55,660	0	466	0.137%	3.093%
2024	23. Fidelity	24319	Allied World Surplus Lines Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	AR	4,343	2,189	0	786	0.010%	3.103%
2024	23. Fidelity	41840	Allmerica Fin Benefit Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	MI	4,280	12,336	0	-843	0.010%	3.113%
2024	23. Fidelity	19232	Allstate Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	0	46	0	0	0.000%	3.113%
2024	23. Fidelity	19100	Amco Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	0	0	0	4	0.000%	3.113%
2024	23. Fidelity	20427	American Cas Co Of Reading Pa	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	942	1,231	0	240	0.002%	3.115%
2024	23. Fidelity	26247	American Guar & Liab Ins	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	NY	98,326	108,239	30,500	29,613	0.227%	3.342%
2024	23. Fidelity	19992	American Select Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	7,942	7,809	0	575	0.018%	3.360%
2024	23. Fidelity	19704	American States Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IN	210	362	0	40	0.000%	3.361%
2024	23. Fidelity	31380	American Surety Co	Property and Casualty	N	Stock	N	P	Core Specialty Ins Ho	Licensed	IN	490	236	0	54	0.001%	3.362%
2024	23. Fidelity	40142	American Zurich Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	31,068	33,757	-14	8,088	0.072%	3.434%
2024	23. Fidelity	19488	Amerisure Ins Co	Property and Casualty	N	Stock	N	P	Amerisure Co Grp	Licensed	MI	480	480	0	40	0.001%	3.435%
2024	23. Fidelity	23396	Amerisure Mut Ins Co	Property and Casualty	N	Mutual	N	P	Amerisure Co Grp	Licensed	MI	993	994	0	13	0.002%	3.437%
2024	23. Fidelity	11150	Arch Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Licensed	MO	340,060	331,025	25,024	15,480	0.785%	4.222%
2024	23. Fidelity	21199	Arch Specialty Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Authorized Surplus Lines W	MO	62	14	0	-1	0.000%	4.223%
2024	23. Fidelity	43460	Aspen Amer Ins Co	Property and Casualty	N	Stock	N	P	Apollo Global Mgmt G	Licensed	TX	0	647	0	1,873	0.000%	4.223%
2024	23. Fidelity	10717	Aspen Specialty Ins Co	Property and Casualty	N	Stock	N	P	Apollo Global Mgmt G	Authorized Surplus Lines W	ND	34,212	34,216	0	3,724	0.079%	4.302%
2024	23. Fidelity	27154	Atlantic Specialty Ins Co	Property and Casualty	N	Stock	N	P	Intact Financial Grp	Licensed	NY	17,475	38,746	0	8,475	0.040%	4.342%
2024	23. Fidelity	18988	Auto Owners Ins Co	Property and Casualty	N	Mutual	N	P	Auto Owners Grp	Licensed	MI	157,581	150,620	57,721	-18,786	0.364%	4.706%
2024	23. Fidelity	37273	Axis Ins Co	Property and Casualty	N	Stock	N	P	Axis Capital Grp	Licensed	IL	1,340,683	1,344,581	685,087	815,790	3.096%	7.802%
2024	23. Fidelity	20370	Axis Reins Co	Property and Casualty	N	Stock	N	P	Axis Capital Grp	Licensed	NY	0	0	0	3,577	0.000%	7.802%
2024	23. Fidelity	26620	Axis Surplus Ins Co	Property and Casualty	N	Stock	N	P	Axis Capital Grp	Authorized Surplus Lines W	IL	40,490	36,545	0	14,785	0.093%	7.895%
2024	23. Fidelity	18279	Bankers Standard Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	45,545	42,905	0	2	0.105%	8.000%
2024	23. Fidelity	37540	Beazley Ins Co Inc	Property and Casualty	N	Stock	N	P	Beazley Grp	Licensed	CT	1,819,519	1,669,970	516,207	1,257,359	4.202%	12.202%
2024	23. Fidelity	32603	Berkley Ins Co	Property and Casualty	N	Stock	N	P	Wf Berkley Corp Grp	Licensed	DE	395,718	378,008	157,500	329,155	0.914%	13.116%
2024	23. Fidelity	29580	Berkley Regional Ins Co	Property and Casualty	N	Stock	N	P	Wf Berkley Corp Grp	Licensed	IA	400,682	407,588	0	-24,963	0.925%	14.041%
2024	23. Fidelity	22276	Berkshire Hathaway Specialty Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Licensed	NE	751,743	807,559	0	93,895	1.736%	15.777%
2024	23. Fidelity	20230	Central Mut Ins Co	Property and Casualty	N	Stock	N	P	Central Mut Ins Co Gr	Licensed	OH	4,124	4,243	0	0	0.010%	15.786%
2024	23. Fidelity	25615	Charter Oak Fire Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	10	0.000%	15.786%
2024	23. Fidelity	38989	Chubb Custom Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines W	NJ	5,068	8,443	0	-1,579	0.012%	15.798%
2024	23. Fidelity	12777	Chubb Ind Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	NY	3,516	3,369	0	785	0.008%	15.806%
2024	23. Fidelity	10052	Chubb Natl Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	2,910	1,812	0	408	0.007%	15.813%
2024	23. Fidelity	34347	Colonial Amer Cas & Surety Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	99,982	113,864	0	-1,675	0.231%	16.044%
2024	23. Fidelity	10758	Colonial Surety Co	Property and Casualty	N	Stock	N	P		Licensed	PA	641,364	610,419	0	-51,963	1.481%	17.525%
2024	23. Fidelity	31127	Columbia Cas Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Authorized Surplus Lines W	IL	0	0	0	-19	0.000%	17.525%
2024	23. Fidelity	20443	Continental Cas Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	847,169	1,033,790	411,309	-490,147	1.956%	19.481%
2024	23. Fidelity	35289	Continental Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	192,775	195,037	0	90,094	0.445%	19.926%
2024	23. Fidelity	37206	Contractors Bonding & Ins Co	Property and Casualty	N	Stock	N	P	Rli Ins Grp	Licensed	IL	1,021	1,448	0	-6	0.002%	19.929%
2024	23. Fidelity	10499	Corepointe Ins Co	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	129,057	109,068	0	29,503	0.298%	20.227%
2024	23. Fidelity	18961	Crestbrook Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	1,995	1,924	0	-163	0.005%	20.231%
2024	23. Fidelity	10847	Cumis Ins Society Inc	Property and Casualty	N	Stock	N	P	Trustage Grp	Licensed	IA	1,512,858	1,452,198	394,431	728,086	3.493%	23.725%
2024	23. Fidelity	21458	Employers Ins Co Of Wausau	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	29,383	26,119	0	8,595	0.068%	23.792%
2024	23. Fidelity	21415	Employers Mut Cas Co	Property and Casualty	N	Mutual	N	P	Emc Ins Co Grp	Licensed	IA	104,887	110,984	16,950	60,198	0.242%	24.035%
2024	23. Fidelity	11551	Endurance Assur Corp	Property and Casualty	N	Stock	N	P	Sompo Grp	Licensed	DE	0	0	0	1,822	0.000%	24.035%
2024	23. Fidelity	26263	Erie Ins Co	Property and Casualty	N	Stock	N	P	Erie Ins Grp	Licensed	PA	21,901	22,614	0	-24	0.051%	24.085%
2024	23. Fidelity	35378	Evanston Ins Co	Property and Casualty	N	Stock	N	P	Markel Grp	Authorized Surplus Lines W	IL	0	0	0	47	0.000%	24.085%
2024	23. Fidelity	10851	Everest Ind Ins Co	Property and Casualty	N	Stock	N	P	Everest Reins Holding	Authorized Surplus Lines W	DE	0	0	0	9,288	0.000%	24.085%
2024	23. Fidelity	10120	Everest Natl Ins Co	Property and Casualty	N	Stock	N	P	Everest Reins Holding	Licensed	DE	0	0	0	9,671	0.000%	24.085%
2024	23. Fidelity	26921	Everest Reins Co	Property and Casualty	N	Stock	N	P	Everest Reins Holding	Licensed	DE	109,961	128,760	0	122,643	0.254%	24.339%
2024	23. Fidelity	35181	Executive Risk Ind Inc	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	DE	0	0	0	1,771	0.000%	24.339%
2024	23. Fidelity	44792	Executive Risk Specialty Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines W	CT	0	0	0	10	0.000%	24.339%
2024	23. Fidelity	41483	Farmington Cas Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	7	31	0	-5	0.000%	24.339%
2024	23. Fidelity	10178	Fcci Ins Co	Property and Casualty	N	Stock	N	P	Fcci Mut Ins Grp	Licensed	FL	722	510	0	37	0.002%	24.341%
2024	23. Fidelity	20281	Federal Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	2,445,221	3,102,661	666,076	594,542	5.646%	29.987%

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2024	23. Fidelity	13935	Federated Mut Ins Co	Property and Casualty	N	Mutual	N	P	Federated Mut Grp	Licensed	MN	304,044	285,697	34,749	38,451	0.702%	30.689%
2024	23. Fidelity	16024	Federated Reserve Ins Co	Property and Casualty	N	Stock	N	P	Federated Mut Grp	Licensed	MN	41,031	35,088	0	-110	0.095%	30.784%
2024	23. Fidelity	11118	Federated Rural Electric Ins Exch	Property and Casualty	N	Reciprocal	N	P		Licensed	KS	29,889	28,739	0	-16	0.069%	30.853%
2024	23. Fidelity	28304	Federated Serv Ins Co	Property and Casualty	N	Stock	N	P	Federated Mut Grp	Licensed	MN	20,102	36,062	25,000	24,015	0.046%	30.900%
2024	23. Fidelity	39306	Fidelity & Deposit Co Of Md	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	755,252	813,058	147,518	107,870	1.744%	32.644%
2024	23. Fidelity	35386	Fidelity & Guar Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	IA	1,909	2,270	0	-395	0.004%	32.648%
2024	23. Fidelity	21873	Firemans Fund Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	IL	21,712	21,860	0	0	0.050%	32.698%
2024	23. Fidelity	41513	Foremost Signature Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	MI	0	0	0	-1	0.000%	32.698%
2024	23. Fidelity	16823	Fortegra Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tiptree Fin Grp	Authorized Surplus Lines W	AZ	4,781	6,506	0	3,234	0.011%	32.709%
2024	23. Fidelity	13986	Frankenmuth Ins Co	Property and Casualty	N	Stock	N	P	Frankenmuth Grp	Licensed	MI	2,741	2,811	0	0	0.006%	32.715%
2024	23. Fidelity	10833	Gemini Ins Co	Property and Casualty	N	Stock	N	P	Wf Berkley Corp Grp	Authorized Surplus Lines W	DE	0	7,657	0	760	0.000%	32.715%
2024	23. Fidelity	24414	General Cas Co Of Wi	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	WI	92	92	0	-3,724	0.000%	32.716%
2024	23. Fidelity	26832	Great Amer Alliance Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	164,876	176,653	215,160	209,128	0.381%	33.096%
2024	23. Fidelity	26344	Great Amer Assur Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	3,576	3,061	0	464	0.008%	33.105%
2024	23. Fidelity	16691	Great Amer Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	2,162,244	2,048,777	831,503	405,375	4.993%	38.098%
2024	23. Fidelity	22136	Great Amer Ins Co Of Ny	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	NY	1,824	2,408	0	250	0.004%	38.102%
2024	23. Fidelity	20303	Great Northern Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	4,857	4,366	0	470	0.011%	38.113%
2024	23. Fidelity	22322	Greenwich Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	0	0	0	-9	0.000%	38.113%
2024	23. Fidelity	22292	Hanover Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	808,739	699,989	0	76,048	1.868%	39.981%
2024	23. Fidelity	26433	Harco Natl Ins Co	Property and Casualty	N	Stock	N	P	Iat Reins Co Grp	Licensed	IL	9,023	8,317	0	-4,774	0.021%	40.001%
2024	23. Fidelity	22357	Hartford Accident & Ind Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	0	0	0	-1,786	0.000%	40.001%
2024	23. Fidelity	29424	Hartford Cas Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	0	46	0	-19	0.000%	40.001%
2024	23. Fidelity	19682	Hartford Fire Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	943,211	942,000	-25,000	-86,424	2.178%	42.179%
2024	23. Fidelity	10200	Hiscox Ins Co Inc	Property and Casualty	N	Stock	N	P	Hiscox Ins Grp	Licensed	IL	27,257	27,420	0	-2,921	0.063%	42.242%
2024	23. Fidelity	11156	Homeite Ins Co Of Fl	Property and Casualty	N	Stock	N	P	American Family Ins	Authorized Surplus Lines W	IL	8,198	5,157	0	2,683	0.019%	42.261%
2024	23. Fidelity	42374	Houston Cas Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holdings	Authorized Surplus Lines W	TX	27,851	4,731	0	-22,788	0.064%	42.326%
2024	23. Fidelity	27960	Illinois Union Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines W	IL	1,602	1,379	0	-10	0.004%	42.329%
2024	23. Fidelity	43575	Indemnity Ins Co Of North Amer	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	0	0	0	15,229	0.000%	42.329%
2024	23. Fidelity	36940	Indian Harbor Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Authorized Surplus Lines W	DE	0	0	0	379	0.000%	42.329%
2024	23. Fidelity	22713	Insurance Co Of N Amer	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	0	0	0	27	0.000%	42.329%
2024	23. Fidelity	22829	Interstate Fire & Cas Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Authorized Surplus Lines W	IL	0	0	0	512	0.000%	42.329%
2024	23. Fidelity	23647	Ironshore Ind Inc	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IL	6,917	1,105	0	655	0.016%	42.345%
2024	23. Fidelity	25445	Ironshore Specialty Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Authorized Surplus Lines W	AZ	10,500	12,511	0	7,414	0.024%	42.370%
2024	23. Fidelity	16379	Jet Ins Co	Property and Casualty	N	Stock	N	P		Licensed	NC	103,309	98,936	-104	12,367	0.239%	42.608%
2024	23. Fidelity	19437	Lexington Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines W	DE	13,000	9,010	0	1,829	0.030%	42.638%
2024	23. Fidelity	13307	Lexon Ins Co	Property and Casualty	N	Stock	N	P	Sompo Grp	Licensed	TX	0	0	0	-162	0.000%	42.638%
2024	23. Fidelity	19917	Liberty Ins Underwriters Inc	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IL	0	0	0	-1,040	0.000%	42.638%
2024	23. Fidelity	23035	Liberty Mut Fire Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	0	0	0	107	0.000%	42.638%
2024	23. Fidelity	23043	Liberty Mut Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	MA	1,179,564	861,145	0	245,108	2.724%	45.362%
2024	23. Fidelity	10725	Liberty Surplus Ins Corp	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Authorized Surplus Lines W	NH	0	0	0	-49	0.000%	45.362%
2024	23. Fidelity	36897	Manufacturers Alliance Ins Co	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	PA	10,448	8,212	0	4,762	0.024%	45.386%
2024	23. Fidelity	28932	Markel Amer Ins Co	Property and Casualty	N	Stock	N	P	Markel Grp	Licensed	VA	0	390	0	402	0.000%	45.386%
2024	23. Fidelity	38970	Markel Ins Co	Property and Casualty	N	Stock	N	P	Markel Grp	Licensed	IL	5,812	5,812	0	434	0.013%	45.400%
2024	23. Fidelity	22306	Massachusetts Bay Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	37,000	51,904	0	-22,321	0.085%	45.485%
2024	23. Fidelity	14494	Merchants Bonding Co A Mut	Property and Casualty	N	Mutual	N	P	Merchants Bonding Co	Licensed	IA	9,182	3,737	0	303	0.021%	45.506%
2024	23. Fidelity	23434	Middlesex Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	22,368	20,603	13,126	14,144	0.052%	45.558%
2024	23. Fidelity	27138	Midvale Ind Co	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	WI	13,413	24,278	0	15,502	0.031%	45.589%
2024	23. Fidelity	11991	National Cas Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	649,499	646,553	0	0	1.500%	47.089%
2024	23. Fidelity	20079	National Fire & Marine Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Authorized Surplus Lines W	NE	521,600	550,360	0	57,024	1.204%	48.293%
2024	23. Fidelity	20478	National Fire Ins Co Of Hartford	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	0	0	0	-376	0.000%	48.293%
2024	23. Fidelity	20052	National Liab & Fire Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Licensed	CT	0	0	0	-111,767	0.000%	48.293%
2024	23. Fidelity	19445	National Union Fire Ins Co Of Pittsb	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	PA	3,036,552	3,510,407	-84,826	1,748,642	7.012%	55.305%
2024	23. Fidelity	28223	Nationwide Agribusiness Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	0	864	0	347	0.000%	55.305%
2024	23. Fidelity	23787	Nationwide Mut Ins Co	Property and Casualty	N	Mutual	N	P	Nationwide Corp Grp	Licensed	OH	67,249	72,566	0	882	0.155%	55.460%
2024	23. Fidelity	24171	Netherlands Ins Co The	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	0	117	0	11	0.000%	55.460%
2024	23. Fidelity	16608	New York Marine & Gen Ins Co	Property and Casualty	N	Stock	N	P	Coaction Global Inc G	Licensed	NY	6,504	6,865	0	-4,495	0.015%	55.475%
2024	23. Fidelity	14788	Ngm Ins Co	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	FL	13,527	29,724	0	-845	0.031%	55.506%
2024	23. Fidelity	21105	North River Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NJ	257	6,199	0	-1,686	0.001%	55.507%
2024	23. Fidelity	42552	Nova Cas Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NY	19,277	15,729	0	-893	0.045%	55.552%
2024	23. Fidelity	24074	Ohio Cas Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	196,034	196,975	251,461	280,479	0.453%	56.004%
2024	23. Fidelity	17558	Old Guard Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	2,102	1,831	0	361	0.005%	56.009%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIDELITY 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	Premiums Written	Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %	Cumulative Market Share %
2024	23. Fidelity	24147	Old Republic Ins Co	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	PA	0	60	0	0	0.00%	56.009%
2024	23. Fidelity	40444	Old Republic Surety Co	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	WI	89,470	95,869	-458	-4,460	0.207%	56.216%
2024	23. Fidelity	32700	Owners Ins Co	Property and Casualty	N	Stock	N	P	Auto Owners Grp	Licensed	OH	177,316	174,123	0	1,742	0.409%	56.625%
2024	23. Fidelity	22748	Pacific Employers Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	0	0	0	-93	0.00%	56.625%
2024	23. Fidelity	20346	Pacific Ind Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	DE	4,308	4,186	0	713	0.010%	56.635%
2024	23. Fidelity	24198	Peerless Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	4,450	2,386	0	237	0.010%	56.645%
2024	23. Fidelity	14974	Pennsylvania Lumbermens Mut Ins	Property and Casualty	N	Mutual	N	P		Licensed	PA	22,634	22,258	0	43,233	0.052%	56.698%
2024	23. Fidelity	12262	Pennsylvania Manufacturers Assoc Ins	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	PA	150	150	0	5	0.00%	56.698%
2024	23. Fidelity	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	N	Mutual	N	P	Pennsylvania Natl Ins	Licensed	PA	61,559	54,796	0	0	0.142%	56.840%
2024	23. Fidelity	18058	Philadelphia Ind Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holdings	Licensed	PA	199,199	196,537	54,007	-24,715	0.460%	57.300%
2024	23. Fidelity	18619	Platte River Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Licensed	NE	3,911	2,243	0	31	0.009%	57.309%
2024	23. Fidelity	37257	Praetorian Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	0	0	0	-14	0.00%	57.309%
2024	23. Fidelity	39217	Qbe Ins Corp	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	276,499	260,980	0	31,862	0.638%	57.948%
2024	23. Fidelity	11515	Qbe Specialty Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Authorized Surplus Lines W	ND	0	0	0	-18,700	0.00%	57.948%
2024	23. Fidelity	24449	Regent Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	WI	0	0	0	-256	0.00%	57.948%
2024	23. Fidelity	13056	Rli Ins Co	Property and Casualty	N	Stock	N	P	Rli Ins Grp	Licensed	IL	341,573	344,067	0	13,994	0.789%	58.736%
2024	23. Fidelity	19879	Security Natl Ins Company	Property and Casualty	N	Stock	N	P	Amtrnst Financial Ser	Licensed	DE	29,718	155,585	0	-66,462	0.069%	58.805%
2024	23. Fidelity	12572	Selective Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	NJ	437,796	423,601	547,845	-83,947	1.011%	59.816%
2024	23. Fidelity	19259	Selective Ins Co Of Sc	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	IN	183,316	109,936	36,524	35,421	0.423%	60.239%
2024	23. Fidelity	39926	Selective Ins Co Of The Southeast	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	IN	217,304	164,937	34,879	247,098	0.502%	60.741%
2024	23. Fidelity	24988	Sentry Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	7,797	8,098	0	1,977	0.018%	60.759%
2024	23. Fidelity	21180	Sentry Select Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	31,937	30,501	15,251	7,475	0.074%	60.833%
2024	23. Fidelity	12294	Southwest Marine & Gen Ins Co	Property and Casualty	N	Stock	N	P	Coaction Global Inc G	Licensed	AZ	253,027	213,339	406,370	427,134	0.584%	61.417%
2024	23. Fidelity	24767	St Paul Fire & Marine Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	100,070	83,941	-358	15,643	0.231%	61.648%
2024	23. Fidelity	24775	St Paul Guardian Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	1,040	266	0	66	0.002%	61.651%
2024	23. Fidelity	24791	St Paul Mercury Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	713	561	0	2,171	0.002%	61.652%
2024	23. Fidelity	30481	St Paul Surplus Lines Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Authorized Surplus Lines W	DE	0	0	0	34	0.00%	61.652%
2024	23. Fidelity	19070	Standard Fire Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	419	408	0	-56	0.001%	61.653%
2024	23. Fidelity	38318	Starr Ind & Liab Co	Property and Casualty	N	Stock	N	P	Starr Grp	Licensed	TX	153,338	158,176	0	-106,502	0.354%	62.007%
2024	23. Fidelity	13604	Starr Surplus Lines Ins Co	Property and Casualty	N	Stock	N	P	Starr Grp	Authorized Surplus Lines W	TX	0	0	0	1,272	0.00%	62.007%
2024	23. Fidelity	25127	State Auto Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IA	23,893	32,338	0	1,028	0.055%	62.062%
2024	23. Fidelity	25135	State Automobile Mut Ins Co	Property and Casualty	N	Mutual	N	P	Liberty Mut Grp	Licensed	OH	5,039	5,079	6,758	204	0.012%	62.074%
2024	23. Fidelity	25143	State Farm Fire & Cas Co	Property and Casualty	N	Stock	N	P	State Farm Grp	Licensed	IL	75,152	76,032	0	0	0.174%	62.248%
2024	23. Fidelity	12831	State Natl Ins Co Inc	Property and Casualty	N	Stock	N	P	Markel Grp	Licensed	TX	16,544	15,544	0	-1,000	0.038%	62.286%
2024	23. Fidelity	26387	Steadfast Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Authorized Surplus Lines W	IL	5,214	5,564	0	-56	0.012%	62.298%
2024	23. Fidelity	10916	Suretec Ins Co	Property and Casualty	N	Stock	N	P	Markel Grp	Licensed	TX	416	380	0	69	0.001%	62.299%
2024	23. Fidelity	12866	T H E Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	LA	217	211	0	94	0.001%	62.299%
2024	23. Fidelity	10677	The Cincinnati Ins Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	12,804	57,325	-1,801	-23,764	0.030%	62.329%
2024	23. Fidelity	20494	Transportation Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	223	24	0	-93	0.001%	62.329%
2024	23. Fidelity	19038	Travelers Cas & Surety Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	192	0	213	0.00%	62.329%
2024	23. Fidelity	31194	Travelers Cas & Surety Co Of Amer	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	5,433,039	5,322,213	513,098	579,418	12.546%	74.875%
2024	23. Fidelity	29696	Travelers Excess & Surplus Lines Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Authorized Surplus Lines W	CT	0	0	0	13	0.00%	74.875%
2024	23. Fidelity	25658	Travelers Ind Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	15	0.00%	74.875%
2024	23. Fidelity	25666	Travelers Ind Co Of Amer	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	40	0.00%	74.875%
2024	23. Fidelity	25682	Travelers Ind Co Of Ct	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	96	96	0	-9	0.00%	74.875%
2024	23. Fidelity	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	4,108	3,950	0	428	0.009%	74.885%
2024	23. Fidelity	29459	Twin City Fire Ins Co Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	817,116	774,366	179,868	232,804	1.887%	76.772%
2024	23. Fidelity	36226	United Cas & Surety Ins Co	Property and Casualty	N	Stock	N	P		Licensed	NE	755	1,088	0	158	0.002%	76.774%
2024	23. Fidelity	25887	United States Fidelity & Guar Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	-31	0.00%	76.774%
2024	23. Fidelity	21113	United States Fire Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	143,252	153,583	0	504	0.331%	77.104%
2024	23. Fidelity	41181	Universal Underwriters Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	0	0	-133	-133	0.00%	77.104%
2024	23. Fidelity	29599	Us Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holdings	Licensed	TX	3,770,035	3,775,207	0	-4,830,170	8.706%	85.810%
2024	23. Fidelity	20508	Valley Forge Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	0	0	0	-38	0.00%	85.810%
2024	23. Fidelity	20397	Vigilant Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	NY	5,718	5,984	0	-587	0.013%	85.823%
2024	23. Fidelity	15824	Watford Specialty Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Authorized Surplus Lines W	NJ	0	0	0	-49	0.00%	85.823%
2024	23. Fidelity	15350	West Bend Ins Co	Property and Casualty	N	Stock	N	P	West Bend Ins Grp	Licensed	WI	94,620	90,332	0	3,940	0.218%	86.042%
2024	23. Fidelity	10030	Westchester Fire Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	10,873	12,409	26,728	142,831	0.025%	86.067%
2024	23. Fidelity	10172	Westchester Surplus Lines Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines W	GA	4,212	4,575	0	-87	0.010%	86.076%
2024	23. Fidelity	13188	Western Surety Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	SD	791,082	814,831	-5,670	39,569	1.827%	87.903%
2024	23. Fidelity	16447	Westfield Champion Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	706	630	0	88	0.002%	87.905%
2024	23. Fidelity	24112	Westfield Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	28,863	26,084	0	4,206	0.067%	87.972%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIDELITY 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	23. Fidelity	24120	Westfield Natl Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	3,966	5,709	0	-258	0.009%	87.981%
2024	23. Fidelity	16450	Westfield Premier Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	1,201	299	0	291	0.003%	87.983%
2024	23. Fidelity	16992	Westfield Specialty Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Authorized Surplus Lines W	OH	0	0	0	704	0.000%	87.983%
2024	23. Fidelity	16449	Westfield Superior Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	1,055	295	0	267	0.002%	87.986%
2024	23. Fidelity	16448	Westfield Touchstone Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	147	147	0	5	0.000%	87.986%
2024	23. Fidelity	37885	XI Specialty Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	4,224,755	4,219,261	0	-501,486	9.756%	97.742%
2024	23. Fidelity	16535	Zurich Amer Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	NY	971,348	998,561	116,607	141,238	2.243%	99.985%
2024	23. Fidelity	27855	Zurich Amer Ins Co Of Il	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	6,548	2,015	0	-1,028	0.015%	100.000%
2024	23. Fidelity		TOTAL									43,305,657	43,826,612	6,298,893	3,083,977	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=Fraternai
L=Life, Accident, and Health
P=Property and Casualty
T=Title
X=Health