

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - CREDIT 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	28. Credit	22667	Ace Amer Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	187,556	88,848	1,116	-1,867	0.433%	0.433%
2024	28. Credit	20699	Ace Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	0	0	0	776	0.000%	0.433%
2024	28. Credit	19489	Allied World Assur Co Us Inc	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	DE	0	0	0	-136,755	0.000%	0.433%
2024	28. Credit	16624	Allied World Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	112,162	108,933	0	-23,966	0.259%	0.692%
2024	28. Credit	24319	Allied World Surplus Lines Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	AR	0	0	0	-3,332	0.000%	0.692%
2024	28. Credit	10111	American Bankers Ins Co Of Fl	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Licensed	FL	369,755	258,938	17,786	17,274	0.853%	1.545%
2024	28. Credit	10043	American Natl Lloyds Ins Co	Property and Casualty	N	Syndicate	N	P	Brookfield Wealth Sol	Authorized Surplus Lines W	TX	615,176	615,176	415,110	403,697	1.419%	2.964%
2024	28. Credit	28401	American Natl Prop & Cas Co	Property and Casualty	N	Stock	N	P	Brookfield Wealth Sol	Licensed	NE	528,764	956,487	1,001,040	994,560	1.220%	4.184%
2024	28. Credit	30830	Arch Ind Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Licensed	MO	8,214	8,214	0	603	0.019%	4.203%
2024	28. Credit	11150	Arch Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Licensed	MO	1,329,387	1,746,338	1,272,588	950,565	3.067%	7.270%
2024	28. Credit	21199	Arch Specialty Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Authorized Surplus Lines W	MO	51,519	51,519	0	-2,817	0.119%	7.389%
2024	28. Credit	27154	Atlantic Specialty Ins Co	Property and Casualty	N	Stock	N	P	Intact Financial Grp	Licensed	NY	4,751,157	4,799,034	3,203,479	3,028,742	10.962%	18.351%
2024	28. Credit	25422	Atradius Trade Credit Ins Co	Property and Casualty	N	Stock	N	P		Licensed	MD	3,154,148	2,664,735	791,398	1,241,410	7.277%	25.628%
2024	28. Credit	34568	Centennial Cas Co	Property and Casualty	N	Stock	N	P		Authorized Surplus Lines W	AL	171,132	157,615	79,078	8,078	0.395%	26.023%
2024	28. Credit	37745	Clear Blue Specialty Ins Co	Property and Casualty	N	Stock	N	P	Clear Blue Financial	Authorized Surplus Lines W	TX	-11,750,000	-1,495,893	0	0	-27.110%	-1.087%
2024	28. Credit	31887	Coface N Amer Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Licensed	MA	3,197,073	3,102,463	543,548	1,195,991	7.376%	6.290%
2024	28. Credit	31127	Columbia Cas Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Authorized Surplus Lines W	IL	651,696	620,178	491,249	840,633	1.504%	7.793%
2024	28. Credit	44520	Crum & Forster Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	DE	0	0	0	-93,499	0.000%	7.793%
2024	28. Credit	10847	Cumis Ins Society Inc	Property and Casualty	N	Stock	N	P	Trustage Grp	Licensed	IA	0	0	0	-22,891	0.000%	7.793%
2024	28. Credit	20516	Euler Hermes N Amer Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	MD	7,258,731	6,321,992	1,494,781	1,832,956	16.747%	24.540%
2024	28. Credit	35378	Evanston Ins Co	Property and Casualty	N	Stock	N	P	Market Grp	Authorized Surplus Lines W	IL	80,163	80,163	0	-35,376	0.185%	24.725%
2024	28. Credit	10851	Everest Ind Ins Co	Property and Casualty	N	Stock	N	P	Everest Reins Holding	Authorized Surplus Lines W	DE	74,065	36,090	0	7,643	0.171%	24.896%
2024	28. Credit	26921	Everest Reins Co	Property and Casualty	N	Stock	N	P	Everest Reins Holding	Licensed	DE	0	0	0	-449,588	0.000%	24.896%
2024	28. Credit	29980	First Colonial Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	FL	1,221,247	1,003,183	1,304,379	1,394,232	2.818%	27.714%
2024	28. Credit	16823	Fortegra Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tiptree Fin Grp	Authorized Surplus Lines W	AZ	921,014	525,861	57,236	79,910	2.125%	29.839%
2024	28. Credit	39322	General Security Natl Ins Co	Property and Casualty	N	Stock	N	P	Scor Grp	Licensed	NY	221,500	214,289	0	101,400	0.511%	30.350%
2024	28. Credit	26344	Great Amer Assur Co	Property and Casualty	N	Stock	N	P	American Financial Gr	Licensed	OH	8,441,028	8,070,675	1,535,717	1,521,396	19.475%	49.825%
2024	28. Credit	37532	Great Amer E&S Ins Co	Property and Casualty	N	Stock	N	P	American Financial Gr	Authorized Surplus Lines W	OH	3,279,874	2,820,716	968,821	1,151,479	7.567%	57.392%
2024	28. Credit	16691	Great Amer Ins Co	Property and Casualty	N	Stock	N	P	American Financial Gr	Licensed	OH	1,283,704	1,295,345	273,853	-30,221	2.962%	60.354%
2024	28. Credit	27960	Illinois Union Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines W	IL	0	0	0	-16	0.000%	60.354%
2024	28. Credit	29742	Integon Natl Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	2,031,245	2,052,788	830,077	617,500	4.686%	65.041%
2024	28. Credit	23043	Liberty Mut Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	MA	0	0	0	-51,344	0.000%	65.041%
2024	28. Credit	10051	Lyndon Southern Ins Co	Property and Casualty	N	Stock	N	P	Tiptree Fin Grp	Licensed	DE	162,741	146,304	33,454	48,084	0.375%	65.416%
2024	28. Credit	34886	Msig Specialty Ins Usa Inc	Property and Casualty	N	Stock	N	P	Ms & Ad Ins Grp	Authorized Surplus Lines W	NY	527,667	3,967	0	893	1.217%	66.634%
2024	28. Credit	19445	National Union Fire Ins Co Of Pittsb	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	PA	223,000	221,933	0	47,953	0.515%	67.148%
2024	28. Credit	26565	Ohio Ind Co	Property and Casualty	N	Stock	N	P		Licensed	OH	1,500,102	1,498,124	779,965	921,712	3.461%	70.609%
2024	28. Credit	24147	Old Republic Ins Co	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	PA	900,483	780,333	1,237,255	1,210,058	2.078%	72.687%
2024	28. Credit	20346	Pacific Ind Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	DE	0	0	0	-8	0.000%	72.687%
2024	28. Credit	39217	Qbe Ins Corp	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	0	0	0	34,252	0.000%	72.687%
2024	28. Credit	11515	Qbe Specialty Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Authorized Surplus Lines W	ND	0	0	0	43,483	0.000%	72.687%
2024	28. Credit	40479	Republic Vanguard Ins Co	Other Risk-Bearing Entity	N	Stock	N	P	Amtrust Financial Ser	Authorized Surplus Lines W	AZ	1,843,138	1,843,138	1,083,559	1,193,813	4.252%	76.939%
2024	28. Credit	10054	Securian Cas Co	Property and Casualty	N	Stock	N	P	Minnesota Mut Grp	Licensed	MN	3,440,287	3,871,424	121,140	-67,568	7.937%	84.877%
2024	28. Credit	42986	Standard Guar Ins Co	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Licensed	DE	19,860	24,679	104	-1,595	0.046%	84.922%
2024	28. Credit	44776	Starstone Specialty Ins Co	Property and Casualty	N	Stock	N	P	Core Specialty Ins Ho	Authorized Surplus Lines W	DE	9,314	9,314	0	6,397	0.021%	84.944%
2024	28. Credit	26387	Steadfast Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Authorized Surplus Lines W	IL	0	0	0	-4,664	0.000%	84.944%
2024	28. Credit	42376	Technology Ins Co Inc	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	279,788	121,238	101,755	101,739	0.646%	85.589%
2024	28. Credit	37621	Toyota Motor Ins Co	Property and Casualty	N	Stock	N	P		Licensed	AZ	832,560	518,321	501,133	469,820	1.921%	87.510%
2024	28. Credit	41211	Triton Ins Co	Property and Casualty	N	Stock	N	P	Onemain Holdings Inc	Licensed	TX	3,055,943	2,337,931	946,826	924,225	7.051%	94.561%
2024	28. Credit	16667	United Guar Residential Ins Co Of Nc	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Licensed	NC	12,010	12,010	0	0	0.028%	94.589%
2024	28. Credit	21113	United States Fire Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	69,000	69,000	0	-15,385	0.159%	94.748%
2024	28. Credit	29599	Us Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holdings	Licensed	TX	310,139	350,347	0	70,460	0.716%	95.463%
2024	28. Credit	40428	Voyager Ind Ins Co	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Authorized Surplus Lines W	GA	230,097	49,618	0	-88	0.531%	95.994%
2024	28. Credit	25011	Wesco Ins Co	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	1,736,196	1,417,380	1,563,059	1,567,760	4.006%	100.000%
2024	28. Credit	16535	Zurich Amer Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	NY	0	0	0	-88,506	0.000%	100.000%
2024	28. Credit		TOTAL									43,342,635	49,378,748	20,626,615	21,000,008	100.000%	

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BUSINESS_SUB_TYPE_CODE:

BB=Blue Cross/Blue Shield
HI=Hospital, Medical, and Dental Service or Indemnity (HMDI)
HM=Health Maintenance Organization (HMO)
LH=Limited Health Services Organization (LHSO)
OS=ODS (Organized Delivery System)
N=None
MA=MEWA (Multiple Employers Welfare Arrangement)
MC=Motor Club
PD=Prepaid Dental
PF=Pre-Need Funeral
PL=Prepaid Legal
SL=Surplus Lines

COMPANY_SUB_TYPE_CODE:

C=Captive
CF=Captive-Other (Filer)
CO=Captive-Other
CP=Captive-Pure
CS=Captive-Special Purpose Financial Insurer (Filer)
GM=City, Town, County, state, Parish, Township Mutual
ML=Manager managed Limited Liability Company
N =None
NP=Non-Profit
RC=Risk Retention Group (RRG) - Captive
RM=Residual Market Mechanism
RR=RRG
RT=Risk Retention Group (RRG) - Traditional
SI=State Insurance Funds
SV=Special Purpose Vehicle

STATEMENT_TYPE_CODE:

Indicates the line of business of the Filing Statement submitted by the company for the annual filing period.
F=Fraternat
L=Life, Accident, and Health
P=Property and Casualty
T=Title
X=Health