

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - WARRANTY 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	30. Warranty	10111	American Bankers Ins Co Of Fl	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Licensed	FL	90	90	286,762	315,480	0.000%	0.000%
2024	30. Warranty	16810	American Mercury Ins Co	Property and Casualty	N	Stock	N	P	Mercury Gen Grp	Authorized Surplus Lines W	OK	64,792	97,722	58,178	73,050	0.134%	0.134%
2024	30. Warranty	42978	American Security Ins Co	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Licensed	DE	0	0	-173	-342	0.000%	0.134%
2024	30. Warranty	40142	American Zurich Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	0	0	0	715	0.000%	0.134%
2024	30. Warranty	10803	Columbia Natl Rrg Inc	Property and Casualty	N	Other	RC	P		Not Licensed	VT	0	5,018	0	0	0.000%	0.134%
2024	30. Warranty	20443	Continental Cas Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	1,813	213,496	231,355	398,578	0.004%	0.138%
2024	30. Warranty	28258	Continental Ind Co	Property and Casualty	N	Stock	N	P	Au Holding Co Grp	Licensed	NM	466,117	415,572	59,002	70,378	0.965%	1.103%
2024	30. Warranty	35289	Continental Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	0	166,450	1,233,517	1,460,366	0.000%	1.103%
2024	30. Warranty	26492	Courtesy Ins Co	Property and Casualty	N	Stock	N	P		Licensed	FL	3,859,173	1,165,822	1,017,611	1,045,621	7.992%	9.096%
2024	30. Warranty	16705	Dealers Assur Co	Property and Casualty	N	Stock	N	P	Industrial Alliance Grp	Licensed	OH	11,010,035	14,095,714	15,349,037	15,104,888	22.801%	31.897%
2024	30. Warranty	12750	Evergreen Natl Ind Co	Property and Casualty	N	Stock	N	P	Wt Holdings Grp	Authorized Surplus Lines W	OH	0	1,615	0	0	0.000%	31.897%
2024	30. Warranty	29980	First Colonial Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	FL	32,409	71,727	119,029	126,341	0.067%	31.964%
2024	30. Warranty	22136	Great Amer Ins Co Of Ny	Property and Casualty	N	Stock	N	P	American Financial Gr	Licensed	NY	-101	3,244	0	-383	0.000%	31.964%
2024	30. Warranty	39527	Heritage Ind Co	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	CA	3,910,377	4,822,981	3,982,297	3,895,106	8.098%	40.062%
2024	30. Warranty	11162	Insurance Co Of The South	Property and Casualty	N	Stock	N	P	Tiptree Fin Grp	Licensed	GA	864,142	1,104,384	513,619	539,728	1.790%	41.852%
2024	30. Warranty	11630	Jefferson Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	NY	59,536	8,496	621	9,129	0.123%	41.975%
2024	30. Warranty	10051	Lyndon Southern Ins Co	Property and Casualty	N	Stock	N	P	Tiptree Fin Grp	Licensed	DE	1,007,041	1,174,036	326,259	365,179	2.086%	44.061%
2024	30. Warranty	38601	Mic Prop & Cas Ins Corp	Property and Casualty	N	Stock	N	P	Ally Ins Holdings Grp	Licensed	MI	143,320	143,653	81,002	80,976	0.297%	44.357%
2024	30. Warranty	11991	National Cas Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	93,572	69,779	4,210	-65,280	0.194%	44.551%
2024	30. Warranty	23841	New Hampshire Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	0	-42,505	0	-951	0.000%	44.551%
2024	30. Warranty	24147	Old Republic Ins Co	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	PA	1,356,019	1,140,804	415,127	392,052	2.808%	47.359%
2024	30. Warranty	41297	Scottsdale Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Authorized Surplus Lines W	OH	95,079	92,543	189,587	193,160	0.197%	47.556%
2024	30. Warranty	38318	Starr Ind & Liab Co	Property and Casualty	N	Stock	N	P	Starr Grp	Licensed	TX	194,712	166,825	83,078	65,893	0.403%	47.960%
2024	30. Warranty	26387	Steadfast Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Authorized Surplus Lines W	IL	209,950	209,569	97,735	-23,886	0.435%	48.394%
2024	30. Warranty	42376	Technology Ins Co Inc	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	93,061	13,876	-2,437	-2,437	0.193%	48.587%
2024	30. Warranty	41181	Universal Underwriters Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	12,470,270	12,484,867	6,649,313	6,794,777	25.825%	74.412%
2024	30. Warranty	40827	Virginia Surety Co Inc	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Licensed	IL	0	0	-34,643	-34,643	0.000%	74.412%
2024	30. Warranty	25011	Wesco Ins Co	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	12,355,422	12,142,002	10,349,073	10,383,080	25.588%	100.000%
<b>2024</b>	<b>30. Warranty</b>		<b>TOTAL</b>									<b>48,286,829</b>	<b>49,767,780</b>	<b>41,009,159</b>	<b>41,186,575</b>	<b>100.000%</b>	

**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  
F=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