



MIKE CAUSEY
INSURANCE COMMISSIONER

DATE: June 4, 2026
FROM: Mike Causey, Commissioner of Insurance
SUBJECT: 2025 North Carolina Insurance Statistical Reports

It is with great pleasure that I present the 2025 North Carolina Insurance Statistical Reports. These reports are produced annually by the Actuarial Services Division of the North Carolina Department of Insurance for the use and benefit of the citizens of North Carolina.

Sincerely,

A handwritten signature in black ink that reads "Mike Causey". The signature is written in a cursive, flowing style.

Mike Causey
Commissioner of Insurance

NORTH CAROLINA DEPARTMENT OF INSURANCE
ACTUARIAL SERVICES DIVISION
2025 NORTH CAROLINA INSURANCE STATISTICAL REPORTS

The 2025 North Carolina Insurance Statistical Reports are intended to capture all of the insurance business transacted in the state of North Carolina during 2025. These reports were compiled from information filed by insurance companies with the National Association of Insurance Commissioners (NAIC) and/or the North Carolina Department of Insurance.

Organization of Reports

The 2025 North Carolina Insurance Statistical Reports are organized into three volumes:

1. Volume I – Property and Casualty Business
2. Volume II – Life and Annuity Business
3. Volume III – Accident and Health Business

Each volume consists of:

1. Summary report
2. Total by Financial Statement type report
3. Line of business reports
4. Domestic company report
5. Experience report(s)

Change from Last Year's Reports

Yellow highlighted are the new changes this year.

One reminder about Title companies: In all reports that are related to Title companies, direct losses incurred should be understood as the direct losses and allocated loss adjustment expense incurred.

Qualifications

Every effort has been taken to ensure the accuracy of the 2025 North Carolina Insurance Statistical Reports. That accuracy, however, depends on the accuracy of the information contained in the annual statements filed by insurers with the NAIC and/or the North Carolina Department of Insurance. If a company failed to timely file an annual statement with the NAIC and/or the North Carolina Department of Insurance, the possibility exists that the company may not be included in these statistical reports. In

addition, amended statements filed by the insurers and the timing of their filing may also cause minor inaccuracies in the statistical reports. In the past, such inaccuracies have proven to be immaterial.

Licensed Companies

The 2025 North Carolina Insurance Statistical Reports should not be used to determine an insurer's licensing status in the state of North Carolina. Any questions regarding an insurer's licensing status should be directed to Jessica Price, Senior Deputy Commissioner, Company Services Group at 919-807-6169, Jessica.Price@ncdoi.gov

Questions, Comments and Requests

Comments and recommendations regarding format or content changes for future reports are greatly appreciated. Please direct all questions, comments, concerns, or recommendations regarding the 2025 North Carolina Insurance Statistical Reports to:

Dongdong Rao
Actuarial Services Division
North Carolina Department of Insurance
1201 Mail Service Center
Raleigh, NC 27699-1201
Don.rao@ncdoi.gov

The 2025 North Carolina Insurance Statistical Reports, and those for earlier years, are available at:

<https://www.ncdoi.gov/insurance-industry/financial-analysis/insurance-company-market-share-and-premium-information>

TABLE OF CONTENTS

Volume I - PROPERTY AND CASUALTY BUSINESS

Part 1 - Property and Casualty Summary

Part 2 - Property and Casualty Business by Financial Statement Type

Part 3 - Property and Casualty by Line of Business from Property / Casualty and
Title Financial Statements:

Section 01 - Fire

Section 02.1 - Allied Lines

Section 02.2 - Multiple Peril Crop

Section 02.3 - Federal Flood

Section 02.4 - Private Crop

Section 02.5 - Private Flood

Section 03 - Farmowners Multiple Peril

Section 04 - Homeowners Multiple Peril

Section 05.1 - Commercial Multiple Peril (Non-liability portion)

Section 05.2 - Commercial Multiple Peril (Liability portion)

Section 06 - Mortgage Guaranty

Section 08 - Ocean Marine

Section 09.1 - Inland Marine

Section 09.2 - Pet Insurance Plans

Section 10 - Financial Guaranty

Section 11.1 Medical Professional Liability—Occurrence

Section 11.2 Medical Professional Liability—Claims-Made

Section 12 - Earthquake

Section 16 - Workers' Compensation

Section 17.1- Other Liability-Occurrence

Section 17.2 - Other Liability-Claims-Made

Section 17.3 - Excess Workers' Compensation

Section 18.1 - Products Liability—Occurrence

Section 18.2 - Products Liability—Claims-Made

Section 19.1- Private Passenger Auto No-Fault (Personal Injury Protection)

Section 19.2 - Other Private Passenger Auto Liability

Section 19.3 - Commercial Auto No-Fault (Personal Injury Protection)

Section 19.4 - Other Commercial Auto Liability

Section 21.1 - Private Passenger Auto Physical Damage

Section 21.2 - Commercial Auto Physical Damage

Section 22 - Aircraft (all perils)

Section 23 - Fidelity

Section 24 - Surety

Section 26 - Burglary and Theft

Section 27 - Boiler and Machinery

Section 28 - Credit

- Section 29 - International
- Section 30 - Warranty
- Section 31 - Reins Nonproportional Assumed Property
- Section 32 - Reins Nonproportional Assumed Liability
- Section 33 - Reins Nonproportional Assumed Financial Lines
- Section 34 - Aggregate Write-Ins for Other Lines
- Section CFM - County Farm Mutual
- Section SIWC - Self-Insured Workers' Compensation
- Section Title - Title

- Part 4 - Property and Casualty Business – Private Passenger Automobile
- Part 5 - Property and Casualty Business – Commercial Automobile
- Part 6 - Property and Casualty Business – Domestic
- Part 7 - Property and Casualty Direct Experience

VOLUME II - LIFE AND ANNUITY BUSINESS

- Part 1 - Life and Annuity Summary
- Part 2 - Life and Annuity by Financial Statement Type
- Part 3 - Life and Annuity by Line of Business from Life, Accident & Health / Fraternal; and Health Financial Statements:

Individual Life

- Section 1 - Industrial
- Section 2 - Whole
- Section 3 - Term
- Section 4 - Indexed
- Section 5 - Universal
- Section 6 - Universal with Secondary Guarantees
- Section 7 - Variable
- Section 8 - Variable Universal
- Section 9 - Credit
- Section 10 - Other

Group Life

- Section 12 - Whole
- Section 13 - Term
- Section 14 - Universal
- Section 15 - Variable
- Section 16 - Variable Universal
- Section 17 - Credit
- Section 18 - Other

Individual Annuities

- Section 20 - Fixed
- Section 21 - Indexed
- Section 22 - Variable with Guarantees

Section 23 - Variable without Guarantees

Section 24 - Life Contingent Payout

Section 25 – Other

Group Annuities

Section 27 - Fixed

Section 28 - Indexed

Section 29 - Variable with Guarantees

Section 30 - Variable without Guarantees

Section 31 - Life Contingent Payout

Section 32 - Other

Part 4 - Life and Annuity Business – Domestic

Part 5 - Life and Annuity Business Direct Experience

VOLUME III - ACCIDENT AND HEALTH BUSINESS

Part 1 - Accident and Health Summary

Part 2 - Accident and Health by Financial Statement Type

Part 3 - Property and Casualty; Life, Accident and Health/Fraternal; and Health by Line of Business from the Financial Statements

Section 1 - Individual Comprehensive

Section 2 - Group Comprehensive

Section 3 - Credit Accident & Health

Section 4 - Vision Only

Section 5 - Dental Only

Section 6 - Disability Income

Section 7 - Medicare Supplement

Section 8 - Medicaid Title XIX

Section 9 - Medicare Title XVIII

Section 10 - Long-Term Care

Section 11 - Federal Employees Health Benefits Plan

Section 12 - Other Health

Section 13 - Other Non-Health (Health)

Part 4 - Accident and Health Business – Domestic

Part 5 - Accident and Health Business Direct Experience