

Summary of North Carolina Property and Casualty Business

For the Year Ended December 31, 2025

Description	Percent of Total Direct Premiums Written	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred
TOTAL-NORTH CAROLINA PROPERTY AND CASUALTY BUSINESS		28,435,189,801	27,506,755,674	13,670,096,840	13,625,743,067
BY STATE OF DOMICILE					
Domestic Company	15.75%	4,477,740,636	4,288,342,242	2,400,343,651	2,386,977,145
Foreign Company	84.25%	23,957,449,165	23,218,413,432	11,269,753,189	11,238,765,922
BY STATEMENT TYPE					
Property and Casualty	98.97%	28,141,211,738	27,215,009,794	13,664,305,503	13,615,935,462
Title	1.03%	293,978,063	291,745,880	5,791,337	9,807,605
BY LINE OF BUSINESS					
01. Fire	2.31%	657,847,089	638,830,575	262,437,338	116,593,550
02.1. Allied lines	2.44%	693,448,386	673,363,463	376,338,413	38,055,971
02.2. Multiple peril crop	1.27%	361,789,967	354,794,859	281,095,438	262,885,282
02.3. Federal flood	0.34%	95,923,324	93,672,642	178,982,812	53,100,977
02.4. Private crop	0.01%	3,091,225	3,091,225	1,501,061	1,246,613
02.5. Private flood	0.12%	34,048,677	31,534,059	115,835,011	107,002,298
03. Farmowners multiple peril	0.31%	86,902,687	85,048,836	35,996,058	10,966,762
04. Homeowners multiple peril	19.34%	5,499,222,952	5,154,494,982	2,431,435,362	2,087,970,687
05.1. Commercial multiple peril (non-liability portion)	4.44%	1,263,445,836	1,224,969,218	562,320,901	547,696,659
05.2. Commercial multiple peril (liability portion)	1.61%	459,159,904	444,706,245	156,565,879	206,585,966
06. Mortgage guaranty	0.67%	190,486,420	195,458,865	1,911,662	6,622,747
08. Ocean marine	0.43%	121,822,497	124,217,281	62,708,139	60,360,834
09.1. Inland marine	3.77%	1,071,962,970	1,052,663,188	410,892,242	382,662,124
09.2. Pet insurance plans	0.47%	133,522,443	128,142,280	83,391,901	84,493,659
10. Financial guaranty	0.00%	912,238	2,668,100	0	0
11.1. Medical professional liability - occurrence	0.15%	42,019,533	41,286,129	12,228,873	12,212,419
11.2. Medical professional liability - claims-made	0.61%	173,707,669	174,393,772	66,996,776	113,865,904

12. Earthquake	0.07%	20,228,911	23,289,430	523,547	-1,033,441
16. Workers' compensation	5.29%	1,505,422,780	1,506,539,227	663,814,159	606,619,757
17.1. Other liability - occurrence	6.52%	1,854,899,919	1,758,735,338	594,977,683	1,014,817,184
17.2. Other liability - claims-made	3.28%	933,297,262	911,175,850	350,868,567	544,684,160
17.3. Excess workers' compensation	0.09%	26,349,818	27,084,283	13,757,941	-3,556,334
18.1. Products liability - occurrence	0.49%	140,150,701	136,638,993	27,484,843	75,107,798
18.2. Products liability - claims-made	0.09%	25,440,330	24,553,017	1,044,033	2,715,758
19.1. Private passenger auto no-fault (personal injury protection)	0.00%	2,751	2,239	14,982,988	18,732,328
19.2. Other private passenger auto liability	17.79%	5,059,479,786	4,844,547,051	3,266,388,473	3,410,417,982
19.3. Commercial auto no-fault (personal injury protection)	0.01%	1,873,525	1,400,593	580,495	1,207,968
19.4. Other commercial auto liability	5.38%	1,530,490,652	1,443,062,426	670,513,852	869,547,583
21.1. Private passenger auto physical damage	17.27%	4,910,059,685	4,936,695,410	2,566,628,832	2,489,087,828
21.2. Commercial auto physical damage	1.89%	536,417,916	521,176,738	267,070,103	264,333,596
22. Aircraft (all perils)	0.26%	74,353,537	74,351,887	44,261,434	56,049,889
23. Fidelity	0.15%	42,065,133	42,471,729	9,542,741	7,599,767
24. Surety	1.10%	312,780,002	298,176,590	19,053,602	79,829,476
26. Burglary and theft	0.06%	16,967,936	16,477,949	4,623,377	4,699,305
27. Boiler and machinery	0.25%	71,364,436	70,852,673	34,670,886	11,531,357
28. Credit	0.30%	85,650,719	60,458,000	21,230,651	21,276,419
29. International	0.00%	10,428	15,831	0	-56,982
30. Warranty	0.20%	58,058,411	48,604,136	36,780,169	33,740,473
31. Reins nonproportional assumed property	0.00%	0	0	0	0
32. Reins nonproportional assumed liability	0.00%	0	0	0	0
33. Reins nonproportional assumed financial lines	0.00%	0	0	0	0
34. Aggregate write-ins for other lines of business	0.13%	36,168,066	34,999,468	11,450,728	10,865,776
Title	1.03%	293,978,063	291,745,880	5,791,337	9,807,605
Self-Insured Workers' Compensation Groups	0.04%	10,365,217	10,365,217	3,418,533	5,395,363