

CREDIT BUSINESS

FOR THE YEAR ENDED DECEMBER 31, 2025

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 %
2025	28. Credit	16890	Accelerant Specialty Ins Co	Property and Casualty	N	Stock	None	P	Accelerant Holdings Grp	Authorized Surplus Lines Writer	AR	28,653	8,494	0	903	0.033%	0.033%
2025	28. Credit	22667	Ace Amer Ins Co	Property and Casualty	N	Stock	None	P	Chubb Ltd Grp	Licensed	PA	69,318	168,026	0	24,855	0.081%	0.114%
2025	28. Credit	20699	Ace Prop & Cas Ins Co	Property and Casualty	N	Stock	None	P	Chubb Ltd Grp	Licensed	PA	153,000	12,995	0	-6,219	0.179%	0.293%
2025	28. Credit	19489	Allied World Assur Co Us Inc	Property and Casualty	N	Stock	None	P	Fairfax Fin Grp	Authorized Surplus Lines Writer	DE	0	0	0	109,761	0.000%	0.293%
2025	28. Credit	22730	Allied World Ins Co	Property and Casualty	N	Stock	None	P	Fairfax Fin Grp	Licensed	NH	63,500	14,434	0	2,783	0.074%	0.367%
2025	28. Credit	16624	Allied World Specialty Ins Co	Property and Casualty	N	Stock	None	P	Fairfax Fin Grp	Licensed	DE	35,275	87,860	0	4,252	0.041%	0.408%
2025	28. Credit	24319	Allied World Surplus Lines Ins Co	Property and Casualty	N	Stock	None	P	Fairfax Fin Grp	Authorized Surplus Lines Writer	AR	0	0	0	-650	0.000%	0.408%
2025	28. Credit	10111	American Bankers Ins Co Of Fl	Property and Casualty	N	Stock	None	P	Assurant Inc Grp	Licensed	FL	251,924	277,446	65,292	55,237	0.294%	0.702%
2025	28. Credit	10043	American Natl Lloyds Ins Co	Property and Casualty	N	Syndicate	None	P	Brookfield Wealth Solutions Grp	Authorized Surplus Lines Writer	TX	430,107	430,107	575,256	559,037	0.502%	1.205%
2025	28. Credit	28401	American Natl Prop & Cas Co	Property and Casualty	N	Stock	None	P	Brookfield Wealth Solutions Grp	Licensed	NE	455,284	505,082	677,804	655,754	0.532%	1.736%
2025	28. Credit	30830	Arch Ind Ins Co	Property and Casualty	N	Stock	None	P	Arch Ins Grp	Licensed	MO	9,687	9,687	18,975	19,733	0.011%	1.748%
2025	28. Credit	11150	Arch Ins Co	Property and Casualty	N	Stock	None	P	Arch Ins Grp	Licensed	MO	4,623,996	2,118,536	1,181,521	1,222,719	5.399%	7.146%
2025	28. Credit	21199	Arch Specialty Ins Co	Property and Casualty	N	Stock	None	P	Arch Ins Grp	Authorized Surplus Lines Writer	MO	32,873	32,873	58,208	61,730	0.038%	7.185%
2025	28. Credit	27154	Atlantic Specialty Ins Co	Property and Casualty	N	Stock	None	P	Intact Financial Grp	Licensed	NY	4,584,960	4,601,479	2,581,120	2,598,520	5.353%	12.538%
2025	28. Credit	25422	Atradius Trade Credit Ins Co	Property and Casualty	N	Stock	None	P		Licensed	MD	2,976,352	2,959,174	471,255	430,869	3.475%	16.013%
2025	28. Credit	34568	Centennial Cas Co	Property and Casualty	N	Stock	None	P		Authorized Surplus Lines Writer	AL	173,388	183,701	41,597	137,597	0.202%	16.215%
2025	28. Credit	31887	Coface N Amer Ins Co	Property and Casualty	N	Stock	None	P	Arch Ins Grp	Licensed	MA	3,118,140	3,169,024	1,032,317	721,584	3.641%	19.856%
2025	28. Credit	31127	Columbia Cas Co	Property and Casualty	N	Stock	None	P	Cna Ins Grp	Authorized Surplus Lines Writer	IL	338,072	317,483	458,645	160,780	0.395%	20.250%
2025	28. Credit	44520	Crum & Forster Specialty Ins Co	Property and Casualty	N	Stock	None	P	Fairfax Fin Grp	Authorized Surplus Lines Writer	DE	244,777	244,777	0	75,770	0.286%	20.536%
2025	28. Credit	10847	Cumis Ins Society Inc	Property and Casualty	N	Stock	None	P	Trustage Grp	Licensed	IA	0	0	-47,567	-47,567	0.000%	20.536%
2025	28. Credit	20516	Euler Hermes N Amer Ins Co	Property and Casualty	N	Stock	None	P	Allianz Ins Grp	Licensed	MD	6,524,692	7,449,999	2,139,313	1,058,742	7.618%	28.154%
2025	28. Credit	35378	Evanston Ins Co	Property and Casualty	N	Stock	None	P	Markel Grp	Authorized Surplus Lines Writer	IL	0	0	0	53,139	0.000%	28.154%
2025	28. Credit	10851	Everest Ind Ins Co	Property and Casualty	N	Stock	None	P	Everest Reins Holdings Grp	Authorized Surplus Lines Writer	DE	278,133	75,376	0	19,368	0.325%	28.479%
2025	28. Credit	26921	Everest Reins Co	Property and Casualty	N	Stock	None	P	Everest Reins Holdings Grp	Licensed	DE	0	0	0	3,324	0.000%	28.479%
2025	28. Credit	29980	First Colonial Ins Co	Property and Casualty	N	Stock	None	P	Allstate Ins Grp	Licensed	FL	1,366,587	1,089,948	1,410,365	1,431,132	1.596%	30.074%
2025	28. Credit	16823	Fortegra Specialty Ins Co	Property and Casualty	N	Stock	None	P	Tiptree Fin Grp	Authorized Surplus Lines Writer	AZ	2,215,129	1,436,971	146,944	334,714	2.586%	32.660%
2025	28. Credit	39322	General Security Natl Ins Co	Property and Casualty	N	Stock	None	P	Scor Grp	Licensed	NY	147,542	142,090	0	-32,340	0.172%	32.833%
2025	28. Credit	26344	Great Amer Assur Co	Property and Casualty	N	Stock	None	P	American Financial Grp	Licensed	OH	5,572,817	6,328,000	1,213,356	690,877	6.506%	39.339%
2025	28. Credit	37532	Great Amer E&s Ins Co	Property and Casualty	N	Stock	None	P	American Financial Grp	Authorized Surplus Lines Writer	OH	6,966,895	5,789,875	827,790	769,239	8.134%	47.473%
2025	28. Credit	16691	Great Amer Ins Co	Property and Casualty	N	Stock	None	P	American Financial Grp	Licensed	OH	435,404	468,779	-58,817	-248,635	0.508%	47.982%
2025	28. Credit	27960	Illinois Union Ins Co	Property and Casualty	N	Stock	None	P	Chubb Ltd Grp	Authorized Surplus Lines Writer	IL	0	0	0	-1,975	0.000%	47.982%
2025	28. Credit	29742	Integon Natl Ins Co	Property and Casualty	N	Stock	None	P	Allstate Ins Grp	Licensed	NC	1,419,890	1,999,562	804,287	1,171,558	1.658%	49.639%
2025	28. Credit	23043	Liberty Mut Ins Co	Property and Casualty	N	Stock	None	P	Liberty Mut Grp	Licensed	MA	623,004	108,399	0	129,551	0.727%	50.367%
2025	28. Credit	10051	Lyndon Southern Ins Co	Property and Casualty	N	Stock	None	P	Tiptree Fin Grp	Licensed	DE	253,182	193,680	-1,000	18,612	0.296%	50.662%
2025	28. Credit	22594	Mgic Assur Corp Gen Account	Property and Casualty	N	Stock	None	P	Mgic Grp	Licensed	WI	2,811	2,811	0	0	0.003%	50.666%
2025	28. Credit	34886	Msig Specialty Ins Usa Inc	Property and Casualty	N	Stock	None	P	Ms & Ad Ins Grp	Authorized Surplus Lines Writer	NY	5,973,159	593,267	0	133,485	6.974%	57.639%
2025	28. Credit	19445	National Union Fire Ins Co Of Pittsb	Property and Casualty	N	Stock	None	P	American Intl Grp	Licensed	PA	930,163	595,752	0	386,806	1.086%	58.725%
2025	28. Credit	26565	Ohio Ind Co	Property and Casualty	N	Stock	None	P		Licensed	OH	12,158,444	5,550,239	662,980	641,331	14.195%	72.921%
2025	28. Credit	24147	Old Republic Ins Co	Property and Casualty	N	Stock	None	P	Old Republic Grp	Licensed	PA	1,726,867	1,074,170	1,217,545	1,205,215	2.016%	74.937%
2025	28. Credit	39217	Qbe Ins Corp	Property and Casualty	N	Stock	None	P	Qbe Ins Grp	Licensed	PA	0	0	0	-42,141	0.000%	74.937%
2025	28. Credit	11515	Qbe Specialty Ins Co	Property and Casualty	N	Stock	None	P	Qbe Ins Grp	Authorized Surplus Lines Writer	ND	0	0	0	-4,974	0.000%	74.937%
2025	28. Credit	40479	Republic Vanguard Ins Co	Other Risk-Bearing Entity	N	Stock	None	P	Amtrust Financial Serv Grp	Authorized Surplus Lines Writer	AZ	1,588,213	1,588,213	1,091,729	1,074,918	1.854%	76.791%
2025	28. Credit	10054	Securian Cas Co	Property and Casualty	N	Stock	None	P	Minnesota Mut Grp	Licensed	MN	6,091,480	4,014,341	175,043	451,626	7.112%	83.903%
2025	28. Credit	17631	Securian Specialty Lines Inc	Property and Casualty	N	Stock	None	P	Minnesota Mut Grp	Authorized Surplus Lines Writer	TX	8,184	8,184	0	2,048	0.010%	83.913%
2025	28. Credit	42986	Standard Guar Ins Co	Property and Casualty	N	Stock	None	P	Assurant Inc Grp	Licensed	DE	-12,847	11,858	0	-202	-0.015%	83.898%
2025	28. Credit	38318	Starr Ind & Liab Co	Property and Casualty	N	Stock	None	P	Starr Grp	Licensed	TX	240,000	132,163	0	34,098	0.280%	84.178%
2025	28. Credit	25496	Starstone Natl Ins Co	Property and Casualty	N	Stock	None	P	Core Specialty Ins Holdings Grp	Licensed	DE	225,944	115,236	52	329,052	0.264%	84.442%
2025	28. Credit	44776	Starstone Specialty Ins Co	Property and Casualty	N	Stock	None	P	Core Specialty Ins Holdings Grp	Authorized Surplus Lines Writer	DE	122,720	122,720	12,363	25,935	0.143%	84.585%
2025	28. Credit	26387	Steadfast Ins Co	Property and Casualty	N	Stock	None	P	Zurich Ins Grp	Authorized Surplus Lines Writer	IL	0	0	0	-1,451	0.000%	84.585%
2025	28. Credit	42376	Technology Ins Co Inc	Property and Casualty	N	Stock	None	P	Amtrust Financial Serv Grp	Licensed	DE	0	18	0	0	0.000%	84.585%
2025	28. Credit	37621	Toyota Motor Ins Co	Property and Casualty	N	Stock	None	P		Licensed	AZ	1,053,277	674,220	635,246	646,594	1.230%	85.815%
2025	28. Credit	41211	Triton Ins Co	Property and Casualty	N	Stock	None	P	Onemain Holdings Inc Grp	Licensed	TX	9,959,559	3,483,478	1,847,470	2,088,827	11.628%	97.443%
2025	28. Credit	16667	United Guar Residential Ins Co Of Nc	Property and Casualty	N	Stock	None	P	Arch Ins Grp	Licensed	NC	-11,299	-11,299	-113	-113	-0.013%	97.430%
2025	28. Credit	21113	United States Fire Ins Co	Property and Casualty	N	Stock	None	P	Fairfax Fin Grp	Licensed	DE	280,826	280,826	0	154,742	0.328%	97.758%

2025	28. Credit	29599	Us Specialty Ins Co	Property and Casualty	N	Stock	None	P	Tokio Marine Holdings Inc Grp	Licensed	TX	462,662	297,161	0	36,593	0.540%	98.298%
2025	28. Credit	40827	Virginia Surety Co Inc	Property and Casualty	N	Stock	None	P	Assurant Inc Grp	Licensed	IL	264	141	0	0	0.000%	98.298%
2025	28. Credit	40428	Voyager Ind Ins Co	Property and Casualty	N	Stock	None	P	Assurant Inc Grp	Authorized Surplus Lines Writer	GA	0	51,105	22,806	22,983	0.000%	98.298%
2025	28. Credit	25011	Wesco Ins Co	Property and Casualty	N	Stock	None	P	Amtrust Financial Serv Grp	Licensed	DE	1,457,711	1,649,539	1,968,869	1,948,855	1.702%	100.000%
2025	28. Credit	16535	Zurich Amer Ins Co	Property and Casualty	N	Stock	None	P	Zurich Ins Grp	Licensed	NY	0	0	0	-42,562	0.000%	100.000%
2025	28. Credit		TOTAL									85,650,719	60,458,000	21,230,651	21,276,419	100.000%	