

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**SUMMARY OF NORTH CAROLINA PROPERTY AND CASUALTY BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2015**

Description	Percent of Total Direct Premiums Written	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred
<b>TOTAL-NORTH CAROLINA PROPERTY AND CASUALTY BUSINESS</b>		14,256,786,089	13,994,407,780	7,409,722,411	7,419,866,530
<b>BY STATE OF DOMICILE</b>					
Domestic Company	14.12%	2,013,628,710	1,959,876,410	1,110,163,234	1,107,552,470
Foreign Company	85.88%	12,243,157,379	12,034,531,370	6,299,559,177	6,312,314,060
<b>BY NC INSURER TYPE</b>					
County Farm Mutual	0.05%	6,514,399	6,592,539	2,244,888	2,662,008
Property and Casualty Company	90.00%	12,831,557,298	12,576,815,260	6,730,476,731	6,771,388,754
Reciprocal	5.15%	734,400,681	720,836,176	388,416,794	408,389,550
Risk Retention Group	0.21%	29,529,149	29,122,717	4,171,713	923,179
Self-Insured Workers' Compensation Group	0.09%	12,641,198	12,657,753	6,666,472	3,497,055
Authorized Surplus Lines Company	3.47%	494,040,149	503,765,369	266,228,830	222,648,328
Title Company	1.02%	145,338,082	141,709,627	10,487,068	8,328,242
US Branch of Alien Company	0.02%	2,765,133	2,908,339	1,029,915	2,029,414
<b>BY LINE OF BUSINESS</b>					
01. Fire	1.98%	282,608,806	280,754,067	80,404,857	127,803,209
02.1 Allied lines	1.96%	280,030,764	274,565,992	83,640,897	81,142,073
02.2 Multiple peril crop	1.14%	161,871,612	163,795,117	142,710,646	206,428,353
02.3 Federal flood	0.61%	87,145,184	89,519,724	4,542,715	5,681,553
02.4 Private crop	0.05%	7,578,383	7,577,561	2,151,740	2,021,531
03. Farmowners multiple peril	0.41%	58,237,434	57,497,254	23,760,178	23,863,712
04. Homeowners multiple peril	16.67%	2,376,336,152	2,333,038,028	999,660,028	1,012,863,436
05.1 Commercial multiple peril (non-liability portion)	4.60%	655,922,380	660,891,601	273,064,103	270,757,066
05.2 Commercial multiple peril (liability portion)	1.96%	279,172,112	276,800,640	74,374,141	89,457,502
06. Mortgage guaranty	1.10%	156,489,669	142,898,585	74,738,700	28,009,679
08. Ocean marine	0.31%	44,523,817	43,576,370	32,198,546	40,740,837
09. Inland marine	3.59%	511,480,073	507,225,082	240,826,332	236,955,950

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10. Financial guaranty	0.02%	2,139,980	20,676,651	0	0
11. Medical professional liability	1.27%	180,665,475	177,187,238	78,055,808	38,881,769
12. Earthquake	0.10%	13,809,283	13,269,286	-48,753	-78,572
16. Workers' compensation	10.43%	1,487,632,102	1,467,208,223	725,820,288	735,171,439
17.1 Other liability-occurrence	4.74%	675,721,945	638,014,966	225,343,459	275,087,809
17.2 Other liability-claims-made	3.30%	470,390,270	458,048,352	479,980,236	252,490,592
17.3 Excess workers' compensation	0.20%	28,956,815	28,042,895	20,913,068	41,849,199
18. Product liability	0.61%	86,662,646	87,756,003	32,850,184	38,527,003
19.1 Private passenger auto no fault (personal injury protection)	0.06%	9,232,164	8,454,835	11,718,643	23,998,836
19.2 Other private passenger auto liability	19.42%	2,768,652,122	2,740,972,577	1,949,995,065	1,987,158,077
19.3 Commercial auto no-fault (personal injury protection)	0.00%	568,956	534,095	200,697	258,157
19.4 Other commercial auto liability	3.93%	560,787,195	542,076,249	279,938,627	342,608,676
21.1 Private passenger auto physical damage	16.69%	2,379,626,163	2,319,841,888	1,351,439,171	1,360,242,022
21.2 Commercial auto physical damage	1.24%	176,542,836	170,736,766	102,240,556	106,240,976
22. Aircraft (all perils)	0.19%	27,512,451	27,944,413	25,238,538	11,626,561
23. Fidelity	0.25%	34,941,339	33,379,286	6,215,395	7,175,044
24. Surety	0.93%	132,559,522	124,032,542	24,595,744	16,073,490
26. Burglary and theft	0.04%	5,434,137	5,152,478	472,225	107,195
27. Boiler and machinery	0.29%	41,313,096	39,420,506	7,840,352	10,213,993
28. Credit	0.32%	45,477,823	43,809,873	9,293,508	8,623,474
30. Warranty	0.33%	46,889,606	32,470,049	20,464,783	21,001,958
34. Aggregates write-ins for other lines of business	0.15%	21,894,497	22,871,208	7,928,394	5,058,634
Title	1.02%	145,338,082	141,709,627	10,487,068	8,328,242
Self-Insured Workers' Compensation Groups	0.09%	12,641,198	12,657,753	6,666,472	3,497,055