

NORTH CAROLINA DEPARTMENT OF INSURANCE
SUMMARY OF NORTH CAROLINA PROPERTY AND CASUALTY BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2016

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		15,027,299,464	14,716,261,605	8,222,986,458	8,847,241,590
BY STATE OF DOMICILE					
Domestic Company	14.25%	2,141,778,581	2,088,307,188	1,327,412,781	1,316,183,230
Foreign Company	85.75%	12,885,520,883	12,627,954,417	6,895,573,677	7,531,058,360
BY NC INSURER TYPE					
County Farm Mutual	0.04%	6,580,215	6,586,798	3,062,565	3,065,128
Property and Casualty Company	90.12%	13,542,042,101	13,253,861,796	7,591,538,412	8,122,714,549
Reciprocal	5.11%	768,583,714	754,968,131	446,645,168	490,379,399
Risk Retention Group	0.16%	23,857,717	24,081,439	4,306,694	7,734,914
Self-Insured Workers' Compensation Group	0.09%	13,716,044	13,614,870	5,709,599	3,317,678
Authorized Surplus Lines Company	3.28%	492,696,399	488,432,726	156,411,667	204,767,769
Title Company	1.17%	176,508,298	171,714,428	14,135,025	14,247,503
US Branch of Alien Company	0.02%	3,314,976	3,001,417	1,177,328	1,014,650
BY LINE OF BUSINESS					
01. Fire	1.92%	289,062,955	275,843,421	107,150,589	81,126,122
02.1 Allied lines	1.99%	299,048,297	287,986,835	108,148,810	162,696,242
02.2 Multiple peril crop	1.15%	172,634,561	160,023,037	291,203,241	292,770,039
02.3 Federal flood	0.59%	89,411,011	87,822,453	78,032,750	163,033,683
02.4 Private crop	0.05%	7,494,733	7,488,275	6,437,813	7,052,323
02.5 Private flood	0.04%	5,916,463	3,190,227	7,801,962	27,649,647
03. Farmowners multiple peril	0.40%	60,026,087	59,016,626	37,226,434	40,531,289
04. Homeowners multiple peril	16.38%	2,461,553,793	2,419,341,184	1,277,570,747	1,379,438,166
05.1 Commercial multiple peril (non-liability portion)	4.39%	659,853,068	659,626,637	287,180,570	330,353,958
05.2 Commercial multiple peril (liability portion)	1.92%	288,462,317	285,640,786	75,352,808	89,917,626
06. Mortgage guaranty	1.04%	156,226,785	145,868,916	48,784,138	20,839,954
08. Ocean marine	0.44%	66,839,358	56,863,691	25,177,807	26,819,520

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09. Inland marine	4.00%	600,470,772	591,583,388	252,983,265	369,450,759
10. Financial guaranty	0.01%	1,590,417	13,540,737	0	-14,602
11. Medical professional liability	1.09%	163,948,195	167,814,079	30,509,642	6,287,851
12. Earthquake	0.08%	11,539,497	12,830,552	58,531	76,867
16. Workers' compensation	9.94%	1,493,077,122	1,500,507,385	707,812,013	690,370,406
17.1 Other liability-occurrence	4.70%	706,504,201	679,689,000	283,514,396	358,959,722
17.2 Other liability-claims-made	3.20%	480,771,978	467,304,729	176,273,358	269,859,049
17.3 Excess workers' compensation	0.18%	26,519,996	28,098,688	16,505,336	10,774,971
18. Product liability	0.56%	84,339,422	83,325,928	15,277,095	-4,177,569
19.1 Private passenger auto no fault (personal injury protection)	0.00%	-61	2,077	6,278,321	-8,217,388
19.2 Other private passenger auto liability	19.28%	2,897,130,095	2,858,688,331	2,140,711,430	2,174,963,355
19.3 Commercial auto no-fault (personal injury protection)	0.00%	506,506	526,993	824,351	1,088,341
19.4 Other commercial auto liability	4.04%	606,458,960	584,876,236	333,432,811	403,009,755
21.1 Private passenger auto physical damage	17.61%	2,646,570,439	2,562,609,937	1,625,547,863	1,657,402,620
21.2 Commercial auto physical damage	1.29%	193,593,919	185,398,538	124,188,233	129,483,785
22. Aircraft (all perils)	0.21%	31,368,545	30,422,296	15,192,091	1,156,191
23. Fidelity	0.28%	41,410,955	38,156,364	2,847,698	12,945,121
24. Surety	0.91%	136,349,176	131,518,647	45,328,182	63,459,778
26. Burglary and theft	0.04%	5,986,390	5,630,063	1,335,262	1,424,850
27. Boiler and machinery	0.30%	44,883,886	42,554,727	11,983,137	12,925,527
28. Credit	0.25%	38,260,614	38,949,737	24,202,671	24,299,264
30. Warranty	0.31%	47,066,537	33,948,654	21,844,292	21,439,737
34. Aggregates write-ins for other lines of business	0.15%	22,198,133	24,243,133	16,424,187	10,479,450
Title	1.17%	176,508,298	171,714,428	14,135,025	14,247,503
Self-Insured Workers' Compensation Groups	0.09%	13,716,044	13,614,870	5,709,599	3,317,678