

DATE: May 4, 2018
FROM: Mike Causey, Commissioner of Insurance
SUBJECT: 2017 Insurance Statistical Reports

It is with great pleasure that I present the 2017 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,



Mike Causey
Commissioner of Insurance

NORTH CAROLINA DEPARTMENT OF INSURANCE
ACTUARIAL SERVICES DIVISION
2017 NORTH CAROLINA INSURANCE STATISTICAL REPORTS

The 2017 North Carolina Insurance Statistical Reports are intended to capture all of the insurance business transacted in the state of North Carolina during 2017. 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 2017 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 NC insurer type report
3. Line of business reports
4. Domestic company report
5. Direct premiums written report(s)

Change from Last Year's Reports

There is no change from last year's format.

One reminder about Title companies: Except in the report Part 3, Section Title, direct losses and allocated loss adjustment expense paid and direct losses and allocated loss adjustment expense incurred are being labeled explicitly; in all other reports that are related to Title companies, direct losses paid and direct losses incurred should be understood as direct losses and allocated loss adjustment expense paid and the direct losses and allocated loss adjustment expense incurred.

Qualifications

Every effort has been taken to ensure the accuracy of the 2017 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 2017 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 the Financial Analysis & Receivership Division at 919-807-6140.

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 2017 North Carolina Insurance Statistical Reports to the following person:

Quang Nguyen
Actuarial Services Division
North Carolina Department of Insurance
1201 Mail Service Center
Raleigh, NC 27699-1201
Quang.Nguyen@ncdoi.gov

The 2017 North Carolina Insurance Statistical Reports, and those for earlier years, are available at
https://ncdoi.com/FA/Insurance_Company_Market_Share_and_Premium_Information.aspx

TABLE OF CONTENTS

Volume I - PROPERTY AND CASUALTY BUSINESS

Part 1 - Property and Casualty Summary

Part 2 - Property and Casualty Business by NC Insurer Type

Part 3 - Property and Casualty by Line of Business:

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 - Inland Marine

Section 10 - Financial Guaranty

Section 11 - Medical Professional Liability

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 - Products Liability

Section 19.1- Pvt. 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

Section 23 - Fidelity

Section 24 - Surety

Section 26 - Burglary and Theft

Section 27 - Boiler and Machinery

Section 28 - Credit

Section 30 - Warranty

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 Premiums Written

VOLUME II - LIFE AND ANNUITY BUSINESS

- Part 1 - Life and Annuity Summary
- Part 2 - Life and Annuity by NC Insurer Type
- Part 3 - Life and Annuity by Line of Business:
 - Section 1 - Ordinary
 - Section 2 - Credit Life
 - Section 3 - Group
 - Section 4 - Industrial
- Part 4 - Life and Annuity Business – Domestic
- Part 5 - Life, Annuity and Deposit-Type Contract Funds and Other Direct Premiums Written
- Part 6 - Life Insurance Direct Premiums Written
- Part 7 - Direct Annuity Considerations
- Part 8 - Deposit-Type Contract Funds

VOLUME III - ACCIDENT AND HEALTH BUSINESS

- Part 1 - Accident and Health Summary
- Part 2 - Accident and Health by NC Insurer Type
- Part 3 - Authorized Surplus Lines; Fraternal; Life, Accident and Health; Property and Casualty Companies by Line of Business
 - Section 1 - Group
 - Section 2 - Federal Employees Health Benefits Plan Premium
 - Section 3 - Credit (Group and Individual)
 - Section 4 - Collectively Renewable
 - Section 5 - Medicare Title XVIII Exempt from State Taxes or Fees
 - Section 6 - Non-Cancelable
 - Section 7 - Guaranteed Renewable
 - Section 8 - Non-Renewable for Stated Reasons Only
 - Section 9 - Other Accident Only
 - Section 10 - All Other
- Part 4 - Health Companies; Hospital, Medical and Dental Service or Indemnity Corporations, Health Maintenance Organizations; and Limited Health Services Organizations by Line of Business
 - Section 1 - Individual Comprehensive

- Section 2 - Group Comprehensive
- Section 3 - Medicare Supplement
- Section 4 - Vision Only
- Section 5 - Dental Only
- Section 6 - Federal Employees Health Benefits Plan
- Section 7 - Title XVIII Medicare
- Section 8 - Title XIX Medicaid
- Section 9 - Other
- Part 5 - Accident and Health Business – Domestic
- Part 6 - Accident and Health Direct Written Premiums