

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**SUMMARY OF NORTH CAROLINA PROPERTY AND CASUALTY BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2017**

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>		15,755,552,215	15,470,537,967	8,338,355,789	8,407,248,539
<b>BY STATE OF DOMICILE</b>					
Domestic Company	15.04%	2,370,378,594	2,287,545,564	1,310,020,760	1,346,761,216
Foreign Company	84.96%	13,385,173,621	13,182,992,403	7,028,335,029	7,060,487,323
<b>BY NC INSURER TYPE</b>					
County Farm Mutual	0.03%	5,244,422	5,264,569	2,071,938	1,774,159
Property and Casualty Company	90.26%	14,220,335,369	13,956,930,666	7,675,523,926	7,685,880,598
Reciprocal	5.06%	796,458,372	782,061,935	464,833,391	467,054,782
Risk Retention Group	0.16%	25,388,880	24,467,351	5,101,308	3,096,376
Self-Insured Workers' Compensation Group	0.09%	14,822,979	14,880,942	6,477,780	10,714,804
Authorized Surplus Lines Company	3.12%	491,402,639	489,512,411	171,934,969	228,698,380
Title Company	1.26%	198,748,604	194,007,233	11,080,284	9,329,188
US Branch of Alien Company	0.02%	3,150,950	3,412,860	1,332,193	700,252
<b>BY LINE OF BUSINESS</b>					
01. Fire	1.65%	259,688,786	270,442,241	128,881,315	178,883,975
02.1 Allied lines	1.85%	290,762,811	295,207,494	107,867,189	101,487,238
02.2 Multiple peril crop	1.16%	182,999,005	188,902,795	209,560,153	185,772,731
02.3 Federal flood	0.58%	91,313,305	89,508,215	112,142,271	28,615,892
02.4 Private crop	0.05%	7,812,086	7,802,860	3,328,204	1,737,443
02.5 Private flood	0.06%	9,385,350	9,743,162	5,411,529	-2,674,095
03. Farmowners multiple peril	0.40%	63,054,173	61,387,662	27,409,851	24,845,624
04. Homeowners multiple peril	16.28%	2,564,886,315	2,507,844,811	1,289,114,916	1,239,571,663
05.1 Commercial multiple peril (non-liability portion)	4.22%	664,218,399	661,078,008	312,839,129	295,541,580
05.2 Commercial multiple peril (liability portion)	1.88%	295,712,560	291,387,095	78,704,271	97,655,876
06. Mortgage guaranty	1.01%	159,822,528	164,490,097	35,256,201	5,369,345
08. Ocean marine	0.41%	64,443,925	57,489,948	43,056,740	44,767,522

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09. Inland marine	4.03%	635,604,113	627,331,460	275,126,045	280,872,040
10. Financial guaranty	0.03%	4,170,855	12,811,091	0	-83
11. Medical professional liability	1.05%	165,562,832	166,228,036	56,862,724	19,906,811
12. Earthquake	0.07%	11,004,382	11,096,604	20,821	277,184
16. Workers' compensation	9.19%	1,448,416,031	1,459,961,159	650,317,441	599,187,215
17.1 Other liability-occurrence	4.83%	760,928,450	725,491,319	260,515,265	290,613,596
17.2 Other liability-claims-made	3.11%	490,584,343	481,592,061	201,102,056	261,626,266
17.3 Excess workers' compensation	0.18%	27,717,549	27,173,090	18,685,972	17,027,955
18. Product liability	0.54%	84,720,544	84,625,313	25,307,822	18,856,731
19.1 Private passenger auto no fault (personal injury protection)	0.05%	8,379,235	7,664,411	15,691,184	15,715,671
19.2 Other private passenger auto liability	19.51%	3,073,957,545	2,993,208,769	2,250,750,795	2,425,033,800
19.3 Commercial auto no-fault (personal injury protection)	0.00%	674,573	701,825	288,392	454,471
19.4 Other commercial auto liability	4.27%	672,535,046	643,432,794	373,519,963	410,118,382
21.1 Private passenger auto physical damage	18.43%	2,904,022,724	2,836,387,286	1,553,124,575	1,556,441,379
21.2 Commercial auto physical damage	1.42%	224,400,563	211,771,201	154,652,807	156,174,776
22. Aircraft (all perils)	0.21%	32,873,485	31,568,774	8,425,751	19,962,761
23. Fidelity	0.24%	38,348,746	38,989,685	7,815,365	6,063,675
24. Surety	0.93%	146,328,453	143,006,161	45,482,435	46,844,879
26. Burglary and theft	0.05%	7,175,941	6,637,893	327,105	434,546
27. Boiler and machinery	0.25%	39,370,948	42,574,035	8,728,360	3,020,500
28. Credit	0.27%	42,139,005	39,079,709	23,990,030	24,407,958
30. Warranty	0.26%	40,341,246	37,902,604	25,207,871	24,951,808
34. Aggregates write-ins for other lines of business	0.18%	28,624,780	27,130,124	11,283,177	7,637,432
Title	1.26%	198,748,604	194,007,233	11,080,284	9,329,188
Self-Insured Workers' Compensation Groups	0.09%	14,822,979	14,880,942	6,477,780	10,714,804