

NORTH CAROLINA DEPARTMENT OF INSURANCE
SUMMARY OF NORTH CAROLINA PROPERTY AND CASUALTY BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2020

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		18,083,141,011	17,695,728,729	9,201,814,465	9,557,457,453
BY STATE OF DOMICILE					
Domestic Company	14.81%	2,679,008,626	2,640,684,726	1,484,681,450	1,498,407,310
Foreign Company	85.19%	15,404,132,385	15,055,044,003	7,717,133,015	8,059,050,143
BY NC INSURER TYPE					
County Farm Mutual	0.02%	4,368,126	4,368,255	2,068,289	2,124,075
Property and Casualty Company	88.90%	16,076,754,717	15,771,425,316	8,359,903,964	8,724,234,119
Reciprocal	4.83%	873,131,775	870,534,010	482,533,700	465,255,443
Risk Retention Group	0.19%	33,590,649	30,137,805	3,124,061	9,300,504
Self-Insured Workers' Compensation Group	0.06%	10,470,120	10,470,120	4,088,122	1,183,841
Authorized Surplus Lines Company	4.28%	774,418,307	708,800,950	340,257,892	347,659,064
Title Company	1.69%	305,766,219	295,328,553	5,819,519	4,982,329
US Branch of Alien Company	0.03%	4,641,098	4,663,720	4,018,918	2,718,078
BY LINE OF BUSINESS					
01. Fire	1.81%	327,033,342	308,250,023	176,669,046	150,896,008
02.1 Allied lines	2.38%	431,209,367	407,904,741	230,341,796	172,117,614
02.2 Multiple peril crop	1.22%	220,400,175	215,944,540	268,656,945	270,774,149
02.3 Federal flood	0.46%	82,543,789	83,839,264	29,262,970	28,815,584
02.4 Private crop	0.03%	5,311,215	5,328,436	4,058,935	3,996,338
02.5 Private flood	0.08%	14,896,407	12,919,152	2,338,092	2,523,111
03. Farmowners multiple peril	0.37%	66,806,026	65,843,709	31,353,424	31,461,730
04. Homeowners multiple peril	16.95%	3,064,758,312	2,946,161,652	1,811,690,053	1,868,366,643
05.1 Commercial multiple peril (non-liability portion)	4.18%	755,159,917	735,220,907	351,969,491	272,485,156
05.2 Commercial multiple peril (liability portion)	1.66%	300,431,386	297,966,864	85,526,509	98,198,129
06. Mortgage guaranty	1.04%	187,702,559	207,035,873	9,532,372	55,426,617
08. Ocean marine	0.48%	86,029,982	78,409,641	44,749,740	53,548,516

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09. Inland marine	4.09%	739,212,310	724,015,561	352,007,047	364,815,791
10. Financial guaranty	0.01%	2,055,578	2,684,301	0	0
11. Medical professional liability	0.98%	177,519,752	174,467,718	44,250,672	77,153,443
12. Earthquake	0.10%	17,864,281	15,048,218	300,017	957,992
16. Workers' compensation	7.15%	1,292,320,484	1,296,672,648	603,386,483	636,939,812
17.1 Other liability-occurrence	5.62%	1,016,436,289	950,931,316	433,622,274	552,687,825
17.2 Other liability-claims-made	3.44%	622,754,698	583,615,009	99,791,328	237,507,814
17.3 Excess workers' compensation	0.13%	24,291,223	24,907,154	11,603,015	31,930,336
18. Product liability	0.57%	103,797,994	99,789,474	44,970,536	19,664,929
19.1 Private passenger auto no fault (personal injury protection)	0.00%	2,430	1,772	6,525,505	6,067,173
19.2 Other private passenger auto liability	19.08%	3,451,021,439	3,423,953,560	2,187,191,019	2,163,196,604
19.3 Commercial auto no-fault (personal injury protection)	0.00%	137,345	125,366	774,569	760,142
19.4 Other commercial auto liability	4.45%	805,456,459	801,489,947	416,417,103	478,003,373
21.1 Private passenger auto physical damage	17.82%	3,222,518,437	3,194,571,424	1,664,074,721	1,673,124,422
21.2 Commercial auto physical damage	1.61%	290,449,974	279,081,950	152,279,546	157,638,173
22. Aircraft (all perils)	0.25%	45,642,672	42,899,484	12,702,318	17,558,787
23. Fidelity	0.21%	38,009,518	40,380,709	6,012,084	7,905,681
24. Surety	1.02%	184,459,078	181,814,513	29,939,781	27,551,549
26. Burglary and theft	0.05%	9,871,719	10,795,911	5,549,277	7,952,261
27. Boiler and machinery	0.28%	51,386,026	48,154,369	8,684,156	8,651,667
28. Credit	0.21%	37,602,036	39,650,416	19,783,297	21,230,250
29. International	0.00%				
30. Warranty	0.35%	62,409,178	58,243,998	31,411,825	35,077,704
34. Aggregates write-ins for other lines of business	0.16%	29,403,275	31,810,436	14,480,878	16,305,960
Title	1.69%	305,766,219	295,328,553	5,819,519	4,982,329
Self-Insured Workers' Compensation Groups	0.06%	10,470,120	10,470,120	4,088,122	1,183,841