

NORTH CAROLINA DEPARTMENT OF INSURANCE
SUMMARY OF NORTH CAROLINA PROPERTY AND CASUALTY BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2021

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		19,966,069,307	19,267,110,217	9,475,611,067	10,972,561,768
BY STATE OF DOMICILE					
Domestic Company	14.11%	2,817,092,861	2,761,724,555	1,540,722,355	1,598,558,602
Foreign Company	85.89%	17,148,976,446	16,505,385,662	7,934,888,712	9,374,003,166
BY NC INSURER TYPE					
County Farm Mutual	0.02%	4,341,768	4,328,102	2,356,802	2,167,750
Property and Casualty Company	88.21%	17,612,996,003	17,053,401,081	8,749,672,036	10,060,337,086
Reciprocal	4.42%	882,609,366	878,016,319	477,315,143	512,588,343
Risk Retention Group	0.21%	41,974,707	38,333,948	7,493,366	17,750,671
Self-Insured Workers' Compensation Group	0.06%	11,811,790	11,811,790	4,316,129	3,170,751
Authorized Surplus Lines Company	4.88%	974,947,637	863,275,337	227,184,646	368,237,038
Title Company	2.16%	431,224,070	412,815,090	5,902,399	6,048,793
US Branch of Alien Company	0.03%	6,163,966	5,128,550	1,370,546	2,261,336
BY LINE OF BUSINESS					
01. Fire	2.01%	401,130,995	377,009,616	137,023,160	810,465,071
02.1 Allied lines	2.32%	462,974,194	447,152,421	149,484,077	77,971,706
02.2 Multiple peril crop	1.40%	279,574,298	274,399,219	240,850,748	269,684,934
02.3 Federal flood	0.43%	85,046,191	84,828,772	22,120,177	19,048,280
02.4 Private crop	0.03%	5,362,280	5,361,924	4,295,982	5,089,060
02.5 Private flood	0.11%	21,078,575	17,819,445	2,739,382	3,361,444
03. Farmowners multiple peril	0.35%	69,242,074	67,916,350	24,601,810	26,910,620
04. Homeowners multiple peril	16.64%	3,322,162,012	3,181,779,596	1,633,779,958	1,607,231,192
05.1 Commercial multiple peril (non-liability portion)	4.15%	829,047,205	798,912,044	282,822,631	273,795,724
05.2 Commercial multiple peril (liability portion)	1.63%	325,177,237	315,638,139	89,809,963	145,579,649
06. Mortgage guaranty	0.93%	184,830,979	199,164,016	3,767,957	4,847,744
08. Ocean marine	0.51%	101,709,141	94,239,165	42,831,742	45,447,872

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09. Inland marine	4.30%	858,475,236	812,226,385	338,882,390	330,321,106
10. Financial guaranty	0.01%	1,609,532	2,628,439	0	0
11. Medical professional liability	0.94%	187,521,358	179,633,225	35,172,535	43,425,866
12. Earthquake	0.09%	17,940,919	18,752,802	18,896	1,992,092
16. Workers' compensation	6.61%	1,320,255,648	1,312,039,596	641,824,873	627,265,881
17.1 Other liability-occurrence	5.77%	1,151,467,137	1,075,784,081	420,489,020	747,910,695
17.2 Other liability-claims-made	4.06%	809,972,342	697,594,088	149,854,740	304,111,724
17.3 Excess workers' compensation	0.12%	23,277,657	23,381,958	13,273,652	9,480,376
18. Product liability	0.58%	115,310,615	110,382,711	52,430,062	76,247,602
19.1 Private passenger auto no fault (personal injury protection)	0.00%	1,556	1,511	8,241,271	9,674,293
19.2 Other private passenger auto liability	17.87%	3,568,260,778	3,546,176,228	2,351,012,447	2,504,525,246
19.3 Commercial auto no-fault (personal injury protection)	0.00%	345,116	296,263	156,186	114,148
19.4 Other commercial auto liability	5.13%	1,024,570,470	956,681,275	446,187,451	568,430,251
21.1 Private passenger auto physical damage	17.63%	3,519,333,474	3,448,618,650	2,097,271,456	2,141,353,914
21.2 Commercial auto physical damage	1.71%	341,265,218	320,841,125	188,952,439	196,584,810
22. Aircraft (all perils)	0.29%	57,919,702	51,275,151	17,235,678	21,492,349
23. Fidelity	0.21%	42,502,635	41,768,442	7,902,668	14,857,995
24. Surety	0.98%	195,620,117	191,360,369	-1,226,394	11,732,065
26. Burglary and theft	0.06%	11,626,443	10,639,714	2,854,985	4,220,880
27. Boiler and machinery	0.28%	56,208,282	53,714,655	8,121,171	11,925,286
28. Credit	0.23%	46,465,207	41,319,951	12,500,846	11,903,069
29. International	0.00%	0	0	0	-60
30. Warranty	0.28%	55,662,361	53,103,501	32,654,040	30,070,573
34. Aggregates write-ins for other lines of business	0.15%	30,086,463	30,042,510	7,454,540	6,268,767
Title	2.16%	431,224,070	412,815,090	5,902,399	6,048,793
Self-Insured Workers' Compensation Groups	0.06%	11,811,790	11,811,790	4,316,129	3,170,751