

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)
FOR THE YEAR ENDED DECEMBER 31, 2021

Rank	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %	Cumulative Market Share %
1	21482	Factory Mut Ins Co	Property and Casualty	RI	23,815,515	20,744,142	13,747,917	637,153,611	5.9%	5.9%
2	18988	Auto Owners Ins Co	Property and Casualty	MI	22,957,257	22,409,444	7,747,472	7,212,355	5.7%	11.7%
3	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	20,678,248	18,847,219	8,582,029	7,842,879	5.2%	16.8%
4	13604	Starr Surplus Lines Ins Co	Authorized Surplus Lines Writer	TX	16,824,972	16,475,214	45,398,071	21,032,703	4.2%	21.0%
5	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	14,306,296	14,310,016	7,018,587	7,339,707	3.6%	24.6%
6	16535	Zurich Amer Ins Co	Property and Casualty	NY	12,910,913	12,501,236	1,083,874	1,266,819	3.2%	27.8%
7	21458	Employers Ins Co of Wausau	Property and Casualty	WI	12,457,188	10,818,377	461,246	1,274,068	3.1%	30.9%
8	21199	Arch Specialty Ins Co	Authorized Surplus Lines Writer	MO	12,199,445	8,050,171	520,268	2,498,340	3.0%	33.9%
9	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	11,074,344	9,238,826	3,184,546	3,699,026	2.8%	36.7%
10	25658	Travelers Ind Co	Property and Casualty	CT	10,234,627	9,211,892	1,151,502	581,161	2.6%	39.3%
11	35300	Allianz Global Risks US Ins Co	Property and Casualty	IL	9,652,132	9,223,373	7,330,609	9,292,804	2.4%	41.7%
12	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	7,468,515	5,898,320	910,410	1,887,642	1.9%	43.5%
13	42986	Standard Guar Ins Co	Property and Casualty	DE	7,112,086	7,144,811	2,114,038	2,197,831	1.8%	45.3%
14	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	6,855,687	6,743,956	2,037,809	2,284,845	1.7%	47.0%
15	14974	Pennsylvania Lumbermens Mut Ins	Property and Casualty	PA	6,801,013	6,517,062	170,644	213,011	1.7%	48.7%
16	12572	Selective Ins Co Of Amer	Property and Casualty	NJ	6,492,313	6,091,895	-1,213,300	-1,165,545	1.6%	50.3%
17	21873	Firemans Fund Ins Co	Property and Casualty	IL	6,452,223	5,956,762	421,340	284,725	1.6%	51.9%
18	10677	The Cincinnati Ins Co	Property and Casualty	OH	6,008,308	5,666,806	1,529,925	1,864,910	1.5%	53.4%
19	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	5,835,333	5,718,047	138,429	-834,215	1.5%	54.9%
20	32441	Penn Natl Security Ins Co	Property and Casualty	PA	5,801,288	5,432,731	2,031,397	1,939,622	1.4%	56.3%
21	25895	United States Liab Ins Co	Property and Casualty	NE	5,596,083	5,119,938	669,596	751,700	1.4%	57.7%
22	19429	Insurance Co Of The State Of PA	Property and Casualty	IL	5,541,279	5,995,122	12,521	916,906	1.4%	59.1%
23	33138	Landmark Amer Ins Co	Authorized Surplus Lines Writer	NH	5,207,272	4,745,721	10,446	14,594	1.3%	60.4%
24	10014	Affiliated Fm Ins Co	Property and Casualty	RI	5,089,947	5,341,413	410,760	1,905,461	1.3%	61.7%
25	24554	XL Ins Amer Inc	Property and Casualty	DE	4,905,801	4,608,627	0	-215,843	1.2%	62.9%
		<i>ALL OTHERS</i>			148,852,910	144,198,495	31,553,024	99,225,954	37.1%	100.0%
		TOTAL			401,130,995	377,009,616	137,023,160	810,465,071	100.0%	

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)
FOR THE YEAR ENDED DECEMBER 31, 2021

Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2021	01. Fire	31325	Acadia Ins Co	Property and Casualty	IA	1,808	1,309	0	23	0.0%
2021	01. Fire	16890	Accelerant Specialty Ins Co	Property and Casualty	AR	161,602	55,950	0	16,220	0.0%
2021	01. Fire	20010	Acceptance Ind Ins Co	Authorized Surplus Lines Writer	NE	31,574	31,852	0	0	0.0%
2021	01. Fire	22667	Ace Amer Ins Co	Property and Casualty	PA	190,428	176,568	0	42,192	0.0%
2021	01. Fire	24856	Admiral Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	-5	0.0%
2021	01. Fire	10014	Affiliated Fm Ins Co	Property and Casualty	RI	5,089,947	5,341,413	410,760	1,905,461	1.3%
2021	01. Fire	26883	AIG Specialty Ins Co	Authorized Surplus Lines Writer	IL	3,046,740	2,075,593	0	2,216,993	0.8%
2021	01. Fire	12833	AIX Specialty Ins Co	Authorized Surplus Lines Writer	DE	152,099	142,636	0	-5,749	0.0%
2021	01. Fire	13190	Alamance Farmers Mut Ins Co	Property and Casualty	NC	160,571	178,930	13,745	13,745	0.0%
2021	01. Fire	20222	All Amer Ins Co	Property and Casualty	OH	4,239	4,064	0	430	0.0%
2021	01. Fire	35300	Allianz Global Risks US Ins Co	Property and Casualty	IL	9,652,132	9,223,373	7,330,609	9,292,804	2.4%
2021	01. Fire	36420	Allianz Underwriters Ins Co	Authorized Surplus Lines Writer	IL	0	0	0	-98,126	0.0%
2021	01. Fire	42579	Allied Prop & Cas Ins Co	Property and Casualty	IA	57,800	28,687	0	-3,667	0.0%
2021	01. Fire	19489	Allied World Assur Co US Inc	Authorized Surplus Lines Writer	DE	299,906	292,958	0	21,154	0.1%
2021	01. Fire	22730	Allied World Ins Co	Property and Casualty	NH	0	0	0	-3,213	0.0%
2021	01. Fire	10690	Allied World Natl Assur Co	Property and Casualty	NH	0	0	0	-1,929	0.0%
2021	01. Fire	16624	Allied World Specialty Ins Co	Property and Casualty	DE	0	0	0	-987	0.0%
2021	01. Fire	24319	Allied World Surplus Lines Ins Co	Authorized Surplus Lines Writer	AR	-16,930	198,286	0	5,113	0.0%
2021	01. Fire	41840	Allmerica Fin Benefit Ins Co	Property and Casualty	MI	3,941	1,146	58,068	57,995	0.0%
2021	01. Fire	19232	Allstate Ins Co	Property and Casualty	IL	1,419	1,376	0	-237	0.0%
2021	01. Fire	19100	Amco Ins Co	Property and Casualty	IA	51,832	66,693	17,308	13,158	0.0%
2021	01. Fire	19720	American Alt Ins Corp	Property and Casualty	DE	2,559	2,292	0	-7,949	0.0%
2021	01. Fire	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	13,879	15,753	0	-1,188	0.0%
2021	01. Fire	20427	American Cas Co Of Reading PA	Property and Casualty	PA	270,217	225,712	0	-17,348	0.1%
2021	01. Fire	35351	American Empire Surplus Lines Ins Co	Authorized Surplus Lines Writer	OH	71,171	55,934	0	7,254	0.0%
2021	01. Fire	23450	American Family Home Ins Co	Property and Casualty	FL	213,223	259,906	15,412	39,781	0.1%
2021	01. Fire	24066	American Fire & Cas Co	Property and Casualty	NH	1,440	1,432	0	0	0.0%
2021	01. Fire	26247	American Guar & Liab Ins	Property and Casualty	NY	3,720,946	3,979,526	56,139	-399,803	0.9%
2021	01. Fire	19380	American Home Assur Co	Property and Casualty	NY	1,902,261	1,731,784	2,238,802	1,758,763	0.5%
2021	01. Fire	23469	American Modern Home Ins Co	Property and Casualty	OH	553,967	508,253	35,000	85,713	0.1%
2021	01. Fire	42722	American Modern Prop & Cas Ins Co	Property and Casualty	OH	517,545	51,400	0	110	0.1%
2021	01. Fire	38652	American Modern Select Ins Co	Property and Casualty	OH	2,594,024	3,112,959	510,586	565,136	0.6%
2021	01. Fire	19615	American Reliable Ins Co	Property and Casualty	AZ	229,724	247,893	121,448	156,398	0.1%
2021	01. Fire	42978	American Security Ins Co	Property and Casualty	DE	-113	-113	0	0	0.0%
2021	01. Fire	19992	American Select Ins Co	Property and Casualty	OH	645	1,184	0	-20	0.0%
2021	01. Fire	41998	American Southern Home Ins Co	Property and Casualty	FL	0	0	0	-3	0.0%
2021	01. Fire	10872	American Strategic Ins Corp	Property and Casualty	FL	2,436,980	2,185,828	653,103	547,148	0.6%
2021	01. Fire	35912	American Western Home Ins Co	Authorized Surplus Lines Writer	OK	-4,987	-4,987	0	0	0.0%
2021	01. Fire	40142	American Zurich Ins Co	Property and Casualty	IL	42,876	52,123	0	-2,523	0.0%
2021	01. Fire	19488	Amerisure Ins Co	Property and Casualty	MI	992	2,368	0	27	0.0%
2021	01. Fire	23396	Amerisure Mut Ins Co	Property and Casualty	MI	1,061	1,025	0	-59	0.0%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)
FOR THE YEAR ENDED DECEMBER 31, 2021

Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2021	01. Fire	42390	Amguard Ins Co	Property and Casualty	PA	59,800	118,750	32,518	8,390	0.0%
2021	01. Fire	19976	Amica Mut Ins Co	Property and Casualty	RI	480,960	512,118	177,749	150,544	0.1%
2021	01. Fire	10984	Ansur Amer Ins	Property and Casualty	MI	0	0	0	-351	0.0%
2021	01. Fire	11150	Arch Ins Co	Property and Casualty	MO	313,229	173,593	17,749	4,345	0.1%
2021	01. Fire	21199	Arch Specialty Ins Co	Authorized Surplus Lines Writer	MO	12,199,445	8,050,171	520,268	2,498,340	3.0%
2021	01. Fire	41459	Armed Forces Ins Exch	Reciprocal	KS	82,852	85,678	0	-2,695	0.0%
2021	01. Fire	24678	Arrowood Ind Co	Property and Casualty	DE	0	0	-210	-210	0.0%
2021	01. Fire	45055	Ascot Specialty Ins Co	Property and Casualty	RI	12,500	2,089	0	2,124	0.0%
2021	01. Fire	10717	Aspen Specialty Ins Co	Authorized Surplus Lines Writer	ND	359,373	294,157	-444	-74,326	0.1%
2021	01. Fire	23140	Associated Industries Ins Co Inc	Authorized Surplus Lines Writer	FL	51,031	61,320	0	4,129	0.0%
2021	01. Fire	17159	Atain Specialty Ins Co	Authorized Surplus Lines Writer	MI	175,155	140,455	9,168	20,757	0.0%
2021	01. Fire	16427	Ategrity Specialty Ins Co	Property and Casualty	DE	59,525	127,312	0	-215,526	0.0%
2021	01. Fire	27154	Atlantic Specialty Ins Co	Property and Casualty	NY	64,456	59,593	0	1,857	0.0%
2021	01. Fire	22586	Atlantic States Ins Co	Property and Casualty	PA	8,730	6,755	0	0	0.0%
2021	01. Fire	18988	Auto Owners Ins Co	Property and Casualty	MI	22,957,257	22,409,444	7,747,472	7,212,355	5.7%
2021	01. Fire	19062	Automobile Ins Co Of Hartford CT	Property and Casualty	CT	417,957	446,292	202,256	198,506	0.1%
2021	01. Fire	33022	AXA Ins Co	Property and Casualty	NY	90	4,387	0	-118,507	0.0%
2021	01. Fire	37273	Axis Ins Co	Property and Casualty	IL	135,723	119,251	0	-138,139	0.0%
2021	01. Fire	20370	AXIS Reins Co	Property and Casualty	NY	0	0	0	-1,334	0.0%
2021	01. Fire	26620	AXIS Surplus Ins Co	Authorized Surplus Lines Writer	IL	2,727,293	2,248,424	35,102	-581,656	0.7%
2021	01. Fire	18279	Bankers Standard Ins Co	Property and Casualty	PA	0	29	0	-7,211	0.0%
2021	01. Fire	38911	Berkley Natl Ins Co	Property and Casualty	IA	18,439	12,587	0	-190	0.0%
2021	01. Fire	29580	Berkley Regional Ins Co	Property and Casualty	IA	21,779	12,128	0	677	0.0%
2021	01. Fire	31295	Berkley Specialty Ins Co	Authorized Surplus Lines Writer	DE	56,998	25,879	0	6,091	0.0%
2021	01. Fire	10391	Berkshire Hathaway Direct Ins Co	Property and Casualty	NE	10,155	3,583	0	48,564	0.0%
2021	01. Fire	22276	Berkshire Hathaway Specialty Ins Co	Property and Casualty	NE	84	59	0	11	0.0%
2021	01. Fire	20095	BITCO Gen Ins Corp	Property and Casualty	IA	320	324	0	-88	0.0%
2021	01. Fire	13551	Blackboard Specialty Ins Co	Authorized Surplus Lines Writer	DE	0	0	200,000	-71,390	0.0%
2021	01. Fire	12489	Bridgeway Ins Co	Authorized Surplus Lines Writer	DE	731,936	181,227	0	86,386	0.2%
2021	01. Fire	13528	Brotherhood Mut Ins Co	Property and Casualty	IN	5,342	5,154	0	0	0.0%
2021	01. Fire	10844	Builders Mut Ins Co	Property and Casualty	NC	4,619	6,152	3,560	3,928	0.0%
2021	01. Fire	13036	Builders Premier Ins Co	Property and Casualty	NC	52	116	0	0	0.0%
2021	01. Fire	23620	Burlington Ins Co	Authorized Surplus Lines Writer	IL	-6,441	32,112	0	-2,857	0.0%
2021	01. Fire	12961	Canopus US Ins	Authorized Surplus Lines Writer	DE	240,926	204,509	121,533	128,975	0.1%
2021	01. Fire	10328	Capitol Specialty Ins Corp	Authorized Surplus Lines Writer	WI	238	1,313	0	7	0.0%
2021	01. Fire	10720	Carolina Farmers Mut Ins Co	Property and Casualty	NC	108,107	115,383	94,491	90,562	0.0%
2021	01. Fire	20230	Central Mut Ins Co	Property and Casualty	OH	522,105	525,241	28,457	49,791	0.1%
2021	01. Fire	13725	Century Mut Ins Co	Property and Casualty	NC	231,651	243,275	0	-2,600	0.1%
2021	01. Fire	36951	Century Surety Co	Authorized Surplus Lines Writer	OH	169,708	172,951	0	7,438	0.0%
2021	01. Fire	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	565,969	470,528	15,630	-57,968	0.1%
2021	01. Fire	38989	Chubb Custom Ins Co	Authorized Surplus Lines Writer	NJ	0	37,221	26,920	127,627	0.0%

NORTH CAROLINA DEPARTMENT OF INSURANCE
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FOR THE YEAR ENDED DECEMBER 31, 2021

Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2021	01. Fire	10052	Chubb Natl Ins Co	Property and Casualty	IN	0	0	0	-1,541	0.0%
2021	01. Fire	18767	Church Mut Ins Co S I	Property and Casualty	WI	789	786	0	-548	0.0%
2021	01. Fire	31534	Citizens Ins Co Of Amer	Property and Casualty	MI	59,405	63,300	0	-5,452	0.0%
2021	01. Fire	28860	Clear Blue Ins Co	Authorized Surplus Lines Writer	IL	0	0	0	1,310	0.0%
2021	01. Fire	37745	Clear Blue Specialty Ins Co	Property and Casualty	NC	63,675	29,082	0	17,516	0.0%
2021	01. Fire	39993	Colony Ins Co	Authorized Surplus Lines Writer	VA	465,145	398,963	79,742	1,307,811	0.1%
2021	01. Fire	36927	Colony Specialty Ins Co	Property and Casualty	OH	0	17	0	-365,097	0.0%
2021	01. Fire	31127	Columbia Cas Co	Authorized Surplus Lines Writer	IL	382,907	223,350	25,566	-12,327	0.1%
2021	01. Fire	20443	Continental Cas Co	Property and Casualty	IL	1,734,134	1,918,000	1,000,662	-2,360,053	0.4%
2021	01. Fire	35289	Continental Ins Co	Property and Casualty	PA	78,320	87,866	0	-28,954	0.0%
2021	01. Fire	10804	Continental Western Ins Co	Property and Casualty	IA	13,520	12,092	0	91	0.0%
2021	01. Fire	13027	Covington Specialty Ins Co	Authorized Surplus Lines Writer	NH	141,191	89,852	0	-2,592	0.0%
2021	01. Fire	44520	Crum & Forster Specialty Ins Co	Authorized Surplus Lines Writer	DE	683,006	845,649	5,128	88,289	0.2%
2021	01. Fire	14017	Davidson County MFIC	County Farm Mutual	NC	444,871	446,542	436,337	381,329	0.1%
2021	01. Fire	42587	Depositors Ins Co	Property and Casualty	IA	19,392	22,235	0	-2,092	0.0%
2021	01. Fire	42048	Diamond State Ins Co	Property and Casualty	IN	0	0	0	1	0.0%
2021	01. Fire	36463	Discover Prop & Cas Ins Co	Property and Casualty	CT	0	0	0	44,059	0.0%
2021	01. Fire	10213	Discover Specialty Ins Co	Authorized Surplus Lines Writer	CT	0	0	0	104	0.0%
2021	01. Fire	13692	Donegal Mut Ins Co	Property and Casualty	PA	70,765	88,030	0	2,000	0.0%
2021	01. Fire	33499	Dorinco Reins Co	Property and Casualty	MI	43,338	40,393	0	0	0.0%
2021	01. Fire	14018	Edgecombe Farmers MFIC	County Farm Mutual	NC	873,828	861,390	108,727	110,248	0.2%
2021	01. Fire	25186	Emc Prop & Cas Ins Co	Property and Casualty	IA	286,104	295,931	0	-21,262	0.1%
2021	01. Fire	21407	Emcasco Ins Co	Property and Casualty	IA	715,794	758,501	198,241	374,586	0.2%
2021	01. Fire	21326	Empire Fire & Marine Ins Co	Property and Casualty	IL	23	27	0	-1	0.0%
2021	01. Fire	21334	Empire Ind Ins Co	Authorized Surplus Lines Writer	OK	3,178	5,581	0	-2,352	0.0%
2021	01. Fire	21458	Employers Ins Co of Wausau	Property and Casualty	WI	12,457,188	10,818,377	461,246	1,274,068	3.1%
2021	01. Fire	21415	Employers Mut Cas Co	Property and Casualty	IA	900,960	789,303	317,871	546,431	0.2%
2021	01. Fire	15130	Encompass Ind Co	Property and Casualty	IL	0	0	0	-924	0.0%
2021	01. Fire	41718	Endurance Amer Specialty Ins Co	Authorized Surplus Lines Writer	DE	1,486,689	3,231,176	0	-17,344	0.4%
2021	01. Fire	26271	Erie Ins Exch	Reciprocal	PA	235,045	258,961	20,483	43,237	0.1%
2021	01. Fire	35378	Evanston Ins Co	Authorized Surplus Lines Writer	IL	1,762,036	1,780,737	360,933	219,352	0.4%
2021	01. Fire	10851	Everest Ind Ins Co	Authorized Surplus Lines Writer	DE	71,910	81,145	225,286	280,045	0.0%
2021	01. Fire	10120	Everest Natl Ins Co	Property and Casualty	DE	0	0	0	-22	0.0%
2021	01. Fire	17043	Everett Cash Mut Ins Co	Property and Casualty	PA	3,917	3,922	0	268	0.0%
2021	01. Fire	11045	Excelsior Ins Co	Property and Casualty	NH	0	22,004	0	-956	0.0%
2021	01. Fire	21482	Factory Mut Ins Co	Property and Casualty	RI	23,815,515	20,744,142	13,747,917	637,153,611	5.9%
2021	01. Fire	15884	Falls Lake Fire & Cas Co	Property and Casualty	CA	166,997	119,731	0	1,039	0.0%
2021	01. Fire	31925	Falls Lake Natl Ins Co	Property and Casualty	OH	24,488	37,231	4,311	863	0.0%
2021	01. Fire	14019	Farmers MFIC of Cleveland	County Farm Mutual	NC	241,167	243,093	158,306	178,306	0.1%
2021	01. Fire	13975	Farmers MIC of Granville	County Farm Mutual	NC	378,642	374,603	129,163	136,746	0.1%
2021	01. Fire	41483	Farmington Cas Co	Property and Casualty	CT	698	681	0	-78	0.0%

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2021	01. Fire	10178	FCCL Ins Co	Property and Casualty	FL	977,410	1,077,521	6,513	-26,804	0.2%
2021	01. Fire	20281	Federal Ins Co	Property and Casualty	IN	410,715	445,675	3,605	39,200	0.1%
2021	01. Fire	13935	Federated Mut Ins Co	Property and Casualty	MN	2,043,249	1,902,922	135,386	259,588	0.5%
2021	01. Fire	16024	Federated Reserve Ins Co	Property and Casualty	MN	382,797	340,086	508	-1,314	0.1%
2021	01. Fire	11118	Federated Rural Electric Ins Exch	Reciprocal	KS	728,407	717,718	28,465	10,615	0.2%
2021	01. Fire	28304	Federated Serv Ins Co	Property and Casualty	MN	261,234	243,451	0	-3,498	0.1%
2021	01. Fire	35386	Fidelity & Guar Ins Co	Property and Casualty	IA	37,370	28,597	0	-4,687	0.0%
2021	01. Fire	25879	Fidelity & Guar Ins Underwriters Inc	Property and Casualty	WI	0	0	0	-1,866	0.0%
2021	01. Fire	21873	Firemans Fund Ins Co	Property and Casualty	IL	6,452,223	5,956,762	421,340	284,725	1.6%
2021	01. Fire	21784	Firemens Ins Co Of Washington DC	Property and Casualty	DE	2,392	3,685	0	-149	0.0%
2021	01. Fire	43877	First Mut Ins Co	Property and Casualty	NC	30,046	58,715	5,847	5,847	0.0%
2021	01. Fire	34916	First Specialty Ins Corp	Authorized Surplus Lines Writer	MO	1,654,265	2,349,513	175,888	-557,245	0.4%
2021	01. Fire	40100	Firstline Ins Co	Property and Casualty	MD	365,898	245,419	0	6,937	0.1%
2021	01. Fire	13978	Florists Mut Ins Co	Property and Casualty	IL	282,579	279,739	4,791	70,762	0.1%
2021	01. Fire	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	20,678,248	18,847,219	8,582,029	7,842,879	5.2%
2021	01. Fire	13986	Frankenmuth Mut Ins Co	Property and Casualty	MI	120,896	101,910	6,863	37,875	0.0%
2021	01. Fire	21253	Garrison Prop & Cas Ins Co	Property and Casualty	TX	505,403	516,248	252,974	305,970	0.1%
2021	01. Fire	24414	General Cas Co Of WI	Property and Casualty	WI	222,180	188,688	0	10,472	0.1%
2021	01. Fire	20559	General Security Ind Co of AZ	Authorized Surplus Lines Writer	AZ	3,744,394	3,840,244	2,486,842	-74,261	0.9%
2021	01. Fire	39322	General Security Natl Ins Co	Property and Casualty	NY	49,574	33,743	0	8,664	0.0%
2021	01. Fire	37362	General Star Ind Co	Authorized Surplus Lines Writer	DE	1,736,944	1,953,889	122,912	275,913	0.4%
2021	01. Fire	39861	Golden Bear Ins Co	Authorized Surplus Lines Writer	CA	439,261	343,343	0	0	0.1%
2021	01. Fire	25569	Gotham Ins Co	Authorized Surplus Lines Writer	NY	342,670	54,169	0	-12,520	0.1%
2021	01. Fire	22098	Grain Dealers Mut Ins Co	Property and Casualty	IN	8,155	8,159	0	2,193	0.0%
2021	01. Fire	23809	Granite State Ins Co	Property and Casualty	IL	8,839	15,492	0	-43,941	0.0%
2021	01. Fire	25984	Graphic Arts Mut Ins Co	Property and Casualty	NY	2,032	1,559	0	8	0.0%
2021	01. Fire	26832	Great Amer Alliance Ins Co	Property and Casualty	OH	0	0	0	-1,217	0.0%
2021	01. Fire	26344	Great Amer Assur Co	Property and Casualty	OH	2,437	5,905	0	-161	0.0%
2021	01. Fire	16691	Great Amer Ins Co	Property and Casualty	OH	102,643	124,475	0	-132,255	0.0%
2021	01. Fire	22136	Great Amer Ins Co of NY	Property and Casualty	NY	0	6	0	-13,541	0.0%
2021	01. Fire	22322	Greenwich Ins Co	Property and Casualty	DE	1,273	1,312	0	-395	0.0%
2021	01. Fire	15032	GuideOne Ins Co	Property and Casualty	IA	1,236	1,171	0	-903	0.0%
2021	01. Fire	14167	GuideOne Natl Ins Co	Authorized Surplus Lines Writer	IA	27,517	10,400	508	-2,484	0.0%
2021	01. Fire	14559	GuideOne Specialty Ins Co	Property and Casualty	IA	3,985	3,865	0	-5,039	0.0%
2021	01. Fire	10956	Guilford Ins Co	Authorized Surplus Lines Writer	IL	0	0	-531	-531	0.0%
2021	01. Fire	44377	Halifax Mut Ins Co	Property and Casualty	NC	942,286	897,012	381,486	381,486	0.2%
2021	01. Fire	26808	Hallmark Specialty Ins Co	Authorized Surplus Lines Writer	OK	1,430,858	1,264,116	0	-1,948	0.4%
2021	01. Fire	36064	Hanover Amer Ins Co	Property and Casualty	NH	283,128	245,680	23,851	-18,933	0.1%
2021	01. Fire	22292	Hanover Ins Co	Property and Casualty	NH	234,090	224,481	125,496	155,171	0.1%
2021	01. Fire	26433	Harco Natl Ins Co	Property and Casualty	IL	25,841	26,694	0	-8,089	0.0%
2021	01. Fire	14141	Harford Mut Ins Co	Property and Casualty	MD	28,896	32,489	0	-408	0.0%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)
FOR THE YEAR ENDED DECEMBER 31, 2021

Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2021	01. Fire	23582	Harleysville Ins Co	Property and Casualty	OH	4,061	3,977	0	-13	0.0%
2021	01. Fire	35696	Harleysville Preferred Ins Co	Property and Casualty	OH	6,600	5,675	0	205	0.0%
2021	01. Fire	26182	Harleysville Worcester Ins Co	Property and Casualty	OH	3,397	10,632	0	221	0.0%
2021	01. Fire	22357	Hartford Accident & Ind Co	Property and Casualty	CT	108,196	108,196	0	0	0.0%
2021	01. Fire	29424	Hartford Cas Ins Co	Property and Casualty	IN	0	65	0	11	0.0%
2021	01. Fire	19682	Hartford Fire Ins Co	Property and Casualty	CT	1,907,918	1,725,380	0	133	0.5%
2021	01. Fire	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	224	585	0	5	0.0%
2021	01. Fire	41343	HDI Global Ins Co	Property and Casualty	IL	2,149,062	2,247,715	406,321	163,855	0.5%
2021	01. Fire	16131	HDI Specialty Ins Co	Property and Casualty	IL	295,497	288,189	0	4,083,764	0.1%
2021	01. Fire	14407	Heritage Prop & Cas Ins Co	Property and Casualty	FL	790,479	730,013	162,982	178,308	0.2%
2021	01. Fire	37079	Hilltop Specialty Ins Co	Authorized Surplus Lines Writer	NY	5,103	24,682	15,636	-8,989	0.0%
2021	01. Fire	10200	Hiscox Ins Co Inc	Property and Casualty	IL	29,031	23,961	0	9,098	0.0%
2021	01. Fire	14231	Homeland Ins Co of DE	Property and Casualty	DE	-1	-1	0	-786	0.0%
2021	01. Fire	34452	Homeland Ins Co of NY	Authorized Surplus Lines Writer	NY	1,216,723	1,091,760	0	49,305	0.3%
2021	01. Fire	11156	Homesite Ins Co of FL	Property and Casualty	IL	0	0	0	78,346	0.0%
2021	01. Fire	22578	Horace Mann Ins Co	Property and Casualty	IL	218,325	223,465	250,102	217,228	0.1%
2021	01. Fire	14027	Hospitality Ins Co	Property and Casualty	CT	79,423	87,679	0	-23,619	0.0%
2021	01. Fire	42374	Houston Cas Co	Authorized Surplus Lines Writer	TX	574,373	569,466	10,480	157,737	0.1%
2021	01. Fire	12936	Houston Specialty Ins Co	Authorized Surplus Lines Writer	TX	132,725	117,011	0	10	0.0%
2021	01. Fire	14484	Hudson Excess Ins Co	Authorized Surplus Lines Writer	DE	64,989	52,527	8,430	36,833	0.0%
2021	01. Fire	25054	Hudson Ins Co	Property and Casualty	DE	0	4	3,894	3,820	0.0%
2021	01. Fire	32808	Illinois Emcasco Ins Co	Authorized Surplus Lines Writer	IA	0	0	0	-6	0.0%
2021	01. Fire	27960	Illinois Union Ins Co	Authorized Surplus Lines Writer	IL	106,639	322,036	112,297	32,268	0.0%
2021	01. Fire	35408	Imperium Ins Co	Property and Casualty	TX	17,755	9,735	0	0	0.0%
2021	01. Fire	43575	Indemnity Ins Co Of North Amer	Property and Casualty	PA	0	0	0	-12,825	0.0%
2021	01. Fire	29831	Independent Mut Fire Ins Co	Property and Casualty	IL	20,443	20,609	0	0	0.0%
2021	01. Fire	36940	Indian Harbor Ins Co	Authorized Surplus Lines Writer	DE	2,134,646	3,127,827	190,011	-455,211	0.5%
2021	01. Fire	19429	Insurance Co Of The State Of PA	Property and Casualty	IL	5,541,279	5,995,122	12,521	916,906	1.4%
2021	01. Fire	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	3,092,532	2,304,360	3,059,797	5,743,246	0.8%
2021	01. Fire	25445	Ironshore Specialty Ins Co	Authorized Surplus Lines Writer	AZ	28,236	343,154	117,819	67,977,550	0.0%
2021	01. Fire	12203	James River Ins Co	Authorized Surplus Lines Writer	OH	173,004	200,331	0	27,961	0.0%
2021	01. Fire	12199	Keystone Natl Ins Co	Property and Casualty	PA	41,362	27,641	0	102,135	0.0%
2021	01. Fire	38920	Kinsale Ins Co	Authorized Surplus Lines Writer	AR	755,963	691,431	0	42,665	0.2%
2021	01. Fire	15366	Knight Specialty Ins Co	Authorized Surplus Lines Writer	DE	11,622	11,825	0	0	0.0%
2021	01. Fire	33138	Landmark Amer Ins Co	Authorized Surplus Lines Writer	NH	5,207,272	4,745,721	10,446	14,594	1.3%
2021	01. Fire	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	11,074,344	9,238,826	3,184,546	3,699,026	2.8%
2021	01. Fire	42404	Liberty Ins Corp	Property and Casualty	IL	-158	-158	0	0	0.0%
2021	01. Fire	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	7,468,515	5,898,320	910,410	1,887,642	1.9%
2021	01. Fire	23043	Liberty Mut Ins Co	Property and Casualty	MA	516,432	920,785	614,458	606,928	0.1%
2021	01. Fire	12484	Liberty Mut Personal Ins Co	Property and Casualty	NH	-456	-456	0	0	0.0%
2021	01. Fire	10725	Liberty Surplus Ins Corp	Authorized Surplus Lines Writer	NH	0	12,380	0	202	0.0%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)
FOR THE YEAR ENDED DECEMBER 31, 2021

Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2021	01. Fire	14400	Lititz Mut Ins Co	Property and Casualty	PA	849,342	850,450	170,282	200,240	0.2%
2021	01. Fire	38970	Markel Ins Co	Property and Casualty	IL	-1,488	1,191	0	-373	0.0%
2021	01. Fire	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	126,232	128,435	0	-24,802	0.0%
2021	01. Fire	26743	Maxum Ind Co	Authorized Surplus Lines Writer	CT	77,922	56,745	0	-21,347	0.0%
2021	01. Fire	36838	Mesa Underwriters Specialty Ins Co	Authorized Surplus Lines Writer	NJ	144,881	145,013	0	653	0.0%
2021	01. Fire	23434	Middlesex Ins Co	Property and Casualty	WI	645,723	503,641	154,223	226,582	0.2%
2021	01. Fire	41653	Milbank Ins Co	Property and Casualty	IA	877,168	528,658	553,350	639,600	0.2%
2021	01. Fire	26662	Milford Cas Ins Co	Property and Casualty	DE	0	0	0	-1	0.0%
2021	01. Fire	20362	Mitsui Sumitomo Ins Co of Amer	Property and Casualty	NY	6,430	4,777	0	2,280	0.0%
2021	01. Fire	32506	Monroe Guar Ins Co	Property and Casualty	IN	29,245	23,848	30,278	41,782	0.0%
2021	01. Fire	14613	Montgomery Mut Ins Co	Property and Casualty	MA	0	0	0	-1,239	0.0%
2021	01. Fire	26522	Mount Vernon Fire Ins Co	Authorized Surplus Lines Writer	NE	470,825	435,136	59,765	77,880	0.1%
2021	01. Fire	14420	Mount Vernon Specialty Ins Co	Authorized Surplus Lines Writer	NE	27,495	125,556	0	-1,942	0.0%
2021	01. Fire	37974	MT Hawley Ins Co	Authorized Surplus Lines Writer	IL	196,841	202,339	26,110	46,800	0.0%
2021	01. Fire	11991	National Cas Co	Property and Casualty	OH	69,997	64,958	0	2,086	0.0%
2021	01. Fire	20079	National Fire & Marine Ins Co	Authorized Surplus Lines Writer	NE	1,179,852	1,240,015	781,925	934,951	0.3%
2021	01. Fire	20478	National Fire Ins Co Of Hartford	Property and Casualty	IL	9,605	9,409	0	-2,211	0.0%
2021	01. Fire	32620	National Interstate Ins Co	Property and Casualty	OH	0	0	0	-81	0.0%
2021	01. Fire	20141	National Trust Ins Co	Property and Casualty	IN	175	178	0	-295	0.0%
2021	01. Fire	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	486,713	430,203	0	64,524	0.1%
2021	01. Fire	28223	Nationwide Agribusiness Ins Co	Property and Casualty	IA	280,358	134,155	10,039	9,199	0.1%
2021	01. Fire	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	246,311	250,812	66,061	-120,116	0.1%
2021	01. Fire	23787	Nationwide Mut Ins Co	Property and Casualty	OH	3,627,200	3,717,039	2,079,938	2,080,378	0.9%
2021	01. Fire	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	OH	110,958	118,687	19,529	23,749	0.0%
2021	01. Fire	17370	Nautilus Ins Co	Authorized Surplus Lines Writer	AZ	1,404,999	1,437,574	106,415	-135,246	0.4%
2021	01. Fire	24171	Netherlands Ins Co The	Property and Casualty	NH	1,941	215,588	13,595	-51,607	0.0%
2021	01. Fire	23841	New Hampshire Ins Co	Property and Casualty	IL	1,036	3,051	0	-625	0.0%
2021	01. Fire	16608	New York Marine & Gen Ins Co	Property and Casualty	NY	286,224	303,949	0	-46,786	0.1%
2021	01. Fire	16285	Next Ins US Co	Property and Casualty	DE	144,481	66,254	0	21,376	0.0%
2021	01. Fire	14788	NGM Ins Co	Property and Casualty	FL	57,067	63,451	29,382	30,068	0.0%
2021	01. Fire	25038	North Amer Capacity Ins Co	Authorized Surplus Lines Writer	NH	0	0	0	-1,204	0.0%
2021	01. Fire	29700	North Amer Elite Ins Co	Property and Casualty	NH	954,508	613,634	0	76,958	0.2%
2021	01. Fire	29874	North Amer Specialty Ins Co	Property and Casualty	NH	415	13,601	842	-13,519	0.0%
2021	01. Fire	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	14,306,296	14,310,016	7,018,587	7,339,707	3.6%
2021	01. Fire	16683	North Carolina Grange Mut Ins Co	Property and Casualty	NC	1,124,227	1,161,365	27,036	33,722	0.3%
2021	01. Fire	21105	North River Ins Co	Property and Casualty	NJ	396,134	223,104	0	18,618	0.1%
2021	01. Fire	27987	Northfield Ins Co	Authorized Surplus Lines Writer	IA	1,180,479	1,070,562	679,079	839,148	0.3%
2021	01. Fire	24015	Northland Ins Co	Property and Casualty	CT	0	0	0	-97	0.0%
2021	01. Fire	14021	Northwest Farmers Mut Ins Co	Property and Casualty	NC	191,610	187,972	86,130	94,629	0.0%
2021	01. Fire	16871	Obsidian Specialty Ins Co	Property and Casualty	DE	12,470	3,646	0	1,641	0.0%
2021	01. Fire	24074	Ohio Cas Ins Co	Property and Casualty	NH	33,826	18,828	0	1,075	0.0%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)
FOR THE YEAR ENDED DECEMBER 31, 2021

Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2021	01. Fire	24082	Ohio Security Ins Co	Property and Casualty	NH	293,512	275,278	6,266	51,632	0.1%
2021	01. Fire	17558	Old Guard Ins Co	Property and Casualty	OH	481	218	0	26	0.0%
2021	01. Fire	31143	Old Republic Union Ins Co	Authorized Surplus Lines Writer	IL	645,245	489,898	130,960	187,469	0.2%
2021	01. Fire	32700	Owners Ins Co	Property and Casualty	OH	385,888	373,479	2,206,401	1,604,496	0.1%
2021	01. Fire	22748	Pacific Employers Ins Co	Property and Casualty	PA	14,060	12,800	0	-3,706	0.0%
2021	01. Fire	20346	Pacific Ind Co	Property and Casualty	WI	0	0	0	-6	0.0%
2021	01. Fire	16754	Palomar Excess & Surplus Ins Co	Property and Casualty	AZ	155,779	279,441	18,058	87,280	0.0%
2021	01. Fire	20338	Palomar Specialty Ins Co	Property and Casualty	OR	-6,869	744,840	883,893	199,835	0.0%
2021	01. Fire	24198	Peerless Ins Co	Property and Casualty	NH	-230	15,784	50,509	49,813	0.0%
2021	01. Fire	14958	Peninsula Ins Co	Property and Casualty	PA	82,106	90,485	0	2,000	0.0%
2021	01. Fire	32859	Penn Amer Ins Co	Authorized Surplus Lines Writer	PA	34,385	30,574	0	-1,244	0.0%
2021	01. Fire	14982	Penn Millers Ins Co	Property and Casualty	PA	2,101,535	2,164,639	173,500	1,996,421	0.5%
2021	01. Fire	32441	Penn Natl Security Ins Co	Property and Casualty	PA	5,801,288	5,432,731	2,031,397	1,939,622	1.4%
2021	01. Fire	10673	Penn Star Ins Co	Authorized Surplus Lines Writer	PA	509,255	558,652	161,875	101,813	0.1%
2021	01. Fire	14974	Pennsylvania Lumbermens Mut Ins	Property and Casualty	PA	6,801,013	6,517,062	170,644	213,011	1.7%
2021	01. Fire	12262	Pennsylvania Manufacturers Assoc Ins	Property and Casualty	PA	0	45	0	-29	0.0%
2021	01. Fire	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	6,855,687	6,743,956	2,037,809	2,284,845	1.7%
2021	01. Fire	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	1,645	2,146	0	-17	0.0%
2021	01. Fire	25623	Phoenix Ins Co	Property and Casualty	CT	361,502	190,058	0	-14,527	0.1%
2021	01. Fire	17335	Piedmont Mut Ins Co	Property and Casualty	NC	528,169	535,206	118,448	167,443	0.1%
2021	01. Fire	22888	Point Ins Co	Property and Casualty	WI	0	0	0	232	0.0%
2021	01. Fire	37257	Praetorian Ins Co	Property and Casualty	PA	0	0	0	7,276	0.0%
2021	01. Fire	12588	Prime Ins Co	Authorized Surplus Lines Writer	IL	721	721	0	0	0.0%
2021	01. Fire	10786	Princeton Excess & Surplus Lines Ins	Authorized Surplus Lines Writer	DE	3,674,608	3,594,287	141,896	892,669	0.9%
2021	01. Fire	39217	QBE Ins Corp	Property and Casualty	PA	137,476	124,928	0	-72,901	0.0%
2021	01. Fire	11515	QBE Specialty Ins Co	Authorized Surplus Lines Writer	ND	2,779,404	2,820,202	167,683	-631,388	0.7%
2021	01. Fire	24449	Regent Ins Co	Property and Casualty	WI	29,395	51,205	0	-956	0.0%
2021	01. Fire	12475	Republic Franklin Ins Co	Property and Casualty	OH	-165	60	0	-2	0.0%
2021	01. Fire	40479	Republic Vanguard Ins Co	Authorized Surplus Lines Writer	AZ	253,505	214,513	50,000	182,281	0.1%
2021	01. Fire	36684	Riverport Ins Co	Property and Casualty	IA	0	0	0	-1	0.0%
2021	01. Fire	13056	RLI Ins Co	Property and Casualty	IL	44	43	0	-2,057	0.0%
2021	01. Fire	28053	Rockhill Ins Co	Authorized Surplus Lines Writer	AZ	0	0	0	-743	0.0%
2021	01. Fire	14022	Rowan MFIC	County Farm Mutual	NC	554,916	554,457	418,082	418,082	0.1%
2021	01. Fire	22314	RSUI Ind Co	Property and Casualty	NH	1,434,226	1,364,771	1,076,541	1,222,679	0.4%
2021	01. Fire	24740	Safeco Ins Co Of Amer	Property and Casualty	NH	598,410	586,213	222,465	98,624	0.1%
2021	01. Fire	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	1,381,961	1,395,473	214,761	-24,926	0.3%
2021	01. Fire	19879	Security Natl Ins Co	Property and Casualty	DE	0	0	0	-29	0.0%
2021	01. Fire	12572	Selective Ins Co Of Amer	Property and Casualty	NJ	6,492,313	6,091,895	-1,213,300	-1,165,545	1.6%
2021	01. Fire	19259	Selective Ins Co Of SC	Property and Casualty	IN	1,717,413	1,669,667	104,793	-1,671,352	0.4%
2021	01. Fire	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	4,017,537	3,859,864	2,537,856	464,103	1.0%
2021	01. Fire	10936	Seneca Ins Co Inc	Property and Casualty	NY	375,434	453,205	408,261	375,456	0.1%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)
FOR THE YEAR ENDED DECEMBER 31, 2021

Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2021	01. Fire	10729	Seneca Specialty Ins Co	Authorized Surplus Lines Writer	DE	1,274,394	1,126,082	59,439	-57,827	0.3%
2021	01. Fire	24988	Sentry Ins Co	Property and Casualty	WI	318,796	307,182	615	-38,234	0.1%
2021	01. Fire	21180	Sentry Select Ins Co	Property and Casualty	WI	175,393	163,967	0	-2,697	0.0%
2021	01. Fire	11126	Sompo Amer Ins Co	Property and Casualty	NY	227,015	210,999	0	7,705	0.1%
2021	01. Fire	26867	Southern Ins Co Of VA	Property and Casualty	VA	194,586	192,765	0	0	0.0%
2021	01. Fire	26468	Southern Mut Church Ins Co	Property and Casualty	SC	506	1,854	0	0	0.0%
2021	01. Fire	22861	Southern Pilot Ins Co	Property and Casualty	WI	0	0	0	-159	0.0%
2021	01. Fire	24376	Spinnaker Ins Co	Property and Casualty	IL	-556	2,675	0	-303	0.0%
2021	01. Fire	24767	St Paul Fire & Marine Ins Co	Property and Casualty	CT	9,517	5,756	0	-9,434	0.0%
2021	01. Fire	24775	St Paul Guardian Ins Co	Property and Casualty	CT	0	0	0	-2,598	0.0%
2021	01. Fire	24791	St Paul Mercury Ins Co	Property and Casualty	CT	0	0	0	-9,611	0.0%
2021	01. Fire	30481	St Paul Surplus Lines Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	-12	0.0%
2021	01. Fire	19070	Standard Fire Ins Co	Property and Casualty	CT	8,448	3,513	0	-285	0.0%
2021	01. Fire	42986	Standard Guar Ins Co	Property and Casualty	DE	7,112,086	7,144,811	2,114,038	2,197,831	1.8%
2021	01. Fire	40045	Starnet Ins Co	Property and Casualty	IA	3,795	3,006	0	-5,833	0.0%
2021	01. Fire	38318	Starr Ind & Liab Co	Property and Casualty	TX	0	832	0	-1,858	0.0%
2021	01. Fire	13604	Starr Surplus Lines Ins Co	Authorized Surplus Lines Writer	TX	16,824,972	16,475,214	45,398,071	21,032,703	4.2%
2021	01. Fire	44776	StarStone Specialty Ins Co	Authorized Surplus Lines Writer	DE	4,747,618	3,374,004	128,712	1,044,926	1.2%
2021	01. Fire	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	2,653,512	2,756,678	8,117,974	9,106,432	0.7%
2021	01. Fire	25135	State Automobile Mut Ins Co	Property and Casualty	OH	861,629	515,765	656,021	788,136	0.2%
2021	01. Fire	12831	State Natl Ins Co Inc	Property and Casualty	TX	0	0	21,028	-225,710	0.0%
2021	01. Fire	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	IL	3,279,932	2,315,423	688,791	526,379	0.8%
2021	01. Fire	16848	Sutton Specialty Ins Co	Property and Casualty	OK	21,939	3,583	0	1,266	0.0%
2021	01. Fire	12866	T H E Ins Co	Property and Casualty	LA	13,262	12,536	50,249	64,218	0.0%
2021	01. Fire	42376	Technology Ins Co Inc	Property and Casualty	DE	0	0	0	-2	0.0%
2021	01. Fire	28665	The Cincinnati Cas Co	Property and Casualty	OH	222,650	220,974	0	0	0.1%
2021	01. Fire	23280	The Cincinnati Ind Co	Property and Casualty	OH	449,323	471,977	24,312	8,962	0.1%
2021	01. Fire	10677	The Cincinnati Ins Co	Property and Casualty	OH	6,008,308	5,666,806	1,529,925	1,864,910	1.5%
2021	01. Fire	13037	The Cincinnati Specialty Underwriter	Authorized Surplus Lines Writer	DE	1,739,477	1,715,735	155,135	265,797	0.4%
2021	01. Fire	12617	The Members Ins Co	Property and Casualty	NC	831	7,770	3,418	-3,208	0.0%
2021	01. Fire	10945	Tokio Marine Amer Ins Co	Property and Casualty	NY	1,281,088	1,135,646	0	-73,938	0.3%
2021	01. Fire	23850	Tokio Marine Specialty Ins Co	Authorized Surplus Lines Writer	DE	4	55	0	0	0.0%
2021	01. Fire	11027	Tower Hill Prime Ins Co	Property and Casualty	FL	576,020	-603,577	237,815	263,549	0.1%
2021	01. Fire	28886	Transguard Ins Co Of Amer Inc	Property and Casualty	IL	56,157	60,319	0	2,503,934	0.0%
2021	01. Fire	20494	Transportation Ins Co	Property and Casualty	IL	54,846	19,557	0	-593	0.0%
2021	01. Fire	41807	Transverse Specialty Ins Co	Authorized Surplus Lines Writer	TX	983,273	417,756	3,555	283,440	0.2%
2021	01. Fire	19038	Travelers Cas & Surety Co	Property and Casualty	CT	0	0	0	-140	0.0%
2021	01. Fire	29696	Travelers Excess & Surplus Lines Co	Authorized Surplus Lines Writer	CT	1,219,280	1,271,284	0	-83,707	0.3%
2021	01. Fire	25658	Travelers Ind Co	Property and Casualty	CT	10,234,627	9,211,892	1,151,502	581,161	2.6%
2021	01. Fire	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	329,406	335,304	4,114	-53,220	0.1%
2021	01. Fire	25682	Travelers Ind Co Of CT	Property and Casualty	CT	73,838	76,804	0	-5,531	0.0%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)
FOR THE YEAR ENDED DECEMBER 31, 2021

Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2021	01. Fire	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	5,835,333	5,718,047	138,429	-834,215	1.5%
2021	01. Fire	31003	Tri State Ins Co Of MN	Property and Casualty	IA	4,914	4,608	0	-130	0.0%
2021	01. Fire	16188	Trisura Specialty Ins Co	Property and Casualty	OK	111,279	18,943	0	0	0.0%
2021	01. Fire	25844	Union Ins Co	Property and Casualty	IA	7,800	8,241	0	5	0.0%
2021	01. Fire	21423	Union Ins Co Of Providence	Property and Casualty	IA	651,296	587,267	540,307	87,155	0.2%
2021	01. Fire	11142	United Cas Ins Co Of Amer	Property and Casualty	IL	183,799	183,439	113,144	120,396	0.0%
2021	01. Fire	13064	United Natl Ins Co	Property and Casualty	PA	6,898	2,587	0	889	0.0%
2021	01. Fire	25941	United Serv Automobile Assn	Reciprocal	TX	4,752,342	5,146,048	2,144,809	2,226,394	1.2%
2021	01. Fire	12537	United Specialty Ins Co	Authorized Surplus Lines Writer	DE	-3,579	-3,579	0	-1,298	0.0%
2021	01. Fire	25887	United States Fidelity & Guar Co	Property and Casualty	CT	0	0	0	-668	0.0%
2021	01. Fire	21113	United States Fire Ins Co	Property and Casualty	DE	9,944	20,278	0	-5,359	0.0%
2021	01. Fire	25895	United States Liab Ins Co	Property and Casualty	NE	5,596,083	5,119,938	669,596	751,700	1.4%
2021	01. Fire	16063	Unitrin Auto & Home Ins Co	Property and Casualty	NY	0	0	0	412	0.0%
2021	01. Fire	40703	Unitrin Safeguard Ins Co	Property and Casualty	WI	0	0	0	-94	0.0%
2021	01. Fire	32972	Universal Ins Co	Property and Casualty	NC	0	628	0	-104	0.0%
2021	01. Fire	10759	Universal N Amer Ins Co	Property and Casualty	TX	575,718	622,414	479,050	690,944	0.1%
2021	01. Fire	10861	Universal Prop & Cas Ins	Property and Casualty	FL	228,219	251,092	197,451	209,231	0.1%
2021	01. Fire	41181	Universal Underwriters Ins Co	Property and Casualty	IL	0	16	0	-8	0.0%
2021	01. Fire	35416	Us Underwriters Ins Co	Property and Casualty	ND	0	27	0	0	0.0%
2021	01. Fire	25968	USAA Cas Ins Co	Property and Casualty	TX	1,728,287	1,758,473	1,239,780	1,392,805	0.4%
2021	01. Fire	18600	USAA Gen Ind Co	Property and Casualty	TX	966,746	1,015,599	428,502	719,249	0.2%
2021	01. Fire	25976	Utica Mut Ins Co	Property and Casualty	NY	47,623	40,116	94,820	-8,482	0.0%
2021	01. Fire	10687	Utica Natl Assur Co	Property and Casualty	NY	95	0	0	0	0.0%
2021	01. Fire	20508	Valley Forge Ins Co	Property and Casualty	PA	601	2,366	0	-19,855	0.0%
2021	01. Fire	10815	Verlan Fire Ins Co MD	Property and Casualty	NH	2,700,633	2,611,310	0	0	0.7%
2021	01. Fire	20397	Vigilant Ins Co	Property and Casualty	NY	0	0	0	-1,029	0.0%
2021	01. Fire	40428	Voyager Ind Ins Co	Authorized Surplus Lines Writer	GA	0	0	0	4,562	0.0%
2021	01. Fire	15824	Watford Specialty Ins Co	Authorized Surplus Lines Writer	NJ	236,042	449,513	0	73,532	0.1%
2021	01. Fire	25011	Wesco Ins Co	Property and Casualty	DE	10,219	6,015	0	-229	0.0%
2021	01. Fire	44393	West Amer Ins Co	Property and Casualty	IN	10,556	9,122	0	0	0.0%
2021	01. Fire	15350	West Bend Mut Ins Co	Property and Casualty	WI	2,439,964	1,865,744	907,475	1,257,416	0.6%
2021	01. Fire	10030	Westchester Fire Ins Co	Property and Casualty	PA	45,689	45,430	0	2,248	0.0%
2021	01. Fire	10172	Westchester Surplus Lines Ins Co	Authorized Surplus Lines Writer	GA	4,743,704	4,138,132	-16,338,386	-17,993,545	1.2%
2021	01. Fire	13196	Western World Ins Co	Authorized Surplus Lines Writer	NH	1,056,006	1,358,238	1,000,027	1,264,912	0.3%
2021	01. Fire	24112	Westfield Ins Co	Property and Casualty	OH	180,439	170,601	101,895	116,115	0.0%
2021	01. Fire	24120	Westfield Natl Ins Co	Property and Casualty	OH	11,944	9,539	0	635	0.0%
2021	01. Fire	16992	Westfield Specialty Ins Co	Property and Casualty	OH	0	0	0	16	0.0%
2021	01. Fire	16448	Westfield Touchstone Ins Co	Property and Casualty	OH	694	175	0	37	0.0%
2021	01. Fire	39845	Westport Ins Corp	Property and Casualty	MO	2,431,918	2,784,390	38,268	408,732	0.6%
2021	01. Fire	24554	XL Ins Amer Inc	Property and Casualty	DE	4,905,801	4,608,627	0	-215,843	1.2%
2021	01. Fire	37885	XL Specialty Ins Co	Property and Casualty	DE	1,512	1,512	0	-1,592,109	0.0%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)
FOR THE YEAR ENDED DECEMBER 31, 2021

Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2021	01. Fire	16535	Zurich Amer Ins Co	Property and Casualty	NY	12,910,913	12,501,236	1,083,874	1,266,819	3.2%
2021	01. Fire		TOTAL			401,130,995	377,009,616	137,023,160	810,465,071	100.0%