

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION) BUSINESS
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	26271	Erie Ins Exch	Reciprocal	PA	22,096,465	23,675,442	7,187,118	5,931,160	6.8%	6.8%
2	10844	Builders Mut Ins Co	Property and Casualty	NC	18,941,706	18,062,512	2,843,938	8,360,599	5.8%	12.6%
3	10677	The Cincinnati Ins Co	Property and Casualty	OH	16,948,202	16,672,100	4,320,107	5,581,032	5.2%	17.8%
4	32700	Owners Ins Co	Property and Casualty	OH	14,877,328	13,963,583	5,917,703	4,581,259	4.6%	22.4%
5	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	13,960,182	13,271,838	2,352,106	5,214,202	4.3%	26.7%
6	24082	Ohio Security Ins Co	Property and Casualty	NH	11,962,739	11,561,279	3,058,072	5,760,773	3.7%	30.4%
7	25143	State Farm Fire & Cas Co	Property and Casualty	IL	8,965,326	9,105,999	2,471,855	2,913,178	2.8%	33.1%
8	18988	Auto Owners Ins Co	Property and Casualty	MI	7,979,913	7,446,612	3,252,489	3,529,582	2.5%	35.6%
9	13986	Frankenmuth Mut Ins Co	Property and Casualty	MI	7,908,345	7,579,328	1,655,155	3,623,733	2.4%	38.0%
10	26263	Erie Ins Co	Property and Casualty	PA	6,948,894	4,119,902	123,448	1,824,399	2.1%	40.2%
11	13036	Builders Premier Ins Co	Property and Casualty	NC	6,890,547	6,641,037	1,457,403	6,345,405	2.1%	42.3%
12	20281	Federal Ins Co	Property and Casualty	IN	5,012,184	5,329,976	1,205,500	1,494,934	1.5%	43.8%
13	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	4,679,213	4,419,136	1,063,544	1,199,352	1.4%	45.3%
14	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	4,290,573	4,213,001	781,311	579,318	1.3%	46.6%
15	36064	Hanover Amer Ins Co	Property and Casualty	NH	4,282,588	4,339,152	1,030,160	28,676	1.3%	47.9%
16	18767	Church Mut Ins Co S I	Property and Casualty	WI	4,137,999	3,905,705	195,792	501,958	1.3%	49.2%
17	29939	Main St Amer Assur Co	Property and Casualty	FL	4,095,911	4,082,118	1,315,366	689,821	1.3%	50.4%
18	13528	Brotherhood Mut Ins Co	Property and Casualty	IN	3,809,020	3,790,953	616,869	1,045,241	1.2%	51.6%
19	19046	Travelers Cas Ins Co Of Amer	Property and Casualty	CT	3,727,311	3,992,152	1,033,662	2,007,884	1.1%	52.7%
20	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	3,432,800	3,712,699	1,475,071	1,745,521	1.1%	53.8%
21	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	3,413,376	3,447,350	166,480	995,019	1.0%	54.9%
22	25623	Phoenix Ins Co	Property and Casualty	CT	3,407,499	3,156,673	703,812	1,193,426	1.0%	55.9%
23	10127	Allied Ins Co of Amer	Property and Casualty	OH	3,327,133	2,069,078	227,067	1,825,554	1.0%	56.9%
24	42390	Amguard Ins Co	Property and Casualty	PA	3,056,763	2,833,268	514,951	223,308	0.9%	57.9%
25	23787	Nationwide Mut Ins Co	Property and Casualty	OH	3,038,936	3,318,782	1,203,911	1,493,461	0.9%	58.8%
		<i>ALL OTHERS</i>			<i>133,986,284</i>	<i>130,928,464</i>	<i>43,637,073</i>	<i>76,890,854</i>	<i>41.2%</i>	<i>100.0%</i>
		TOTAL			325,177,237	315,638,139	89,809,963	145,579,649	100.0%	

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION) BUSINESS
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	05.2. Commercial multiple peril (liability portion)	31325	Acadia Ins Co	Property and Casualty	IA	642,932	770,484	108,256	11,910,186	0.2%
2021	05.2. Commercial multiple peril (liability portion)	16890	Accelerant Specialty Ins Co	Property and Casualty	AR	6,654	2,877	0	1,428	0.0%
2021	05.2. Commercial multiple peril (liability portion)	20010	Acceptance Ind Ins Co	Authorized Surplus Lines Writer	NE	42,416	43,495	19,044	2,734	0.0%
2021	05.2. Commercial multiple peril (liability portion)	26379	Accredited Surety & Cas Co Inc	Property and Casualty	FL	490,503	121,562	108,233	205,348	0.2%
2021	05.2. Commercial multiple peril (liability portion)	22667	Ace Amer Ins Co	Property and Casualty	PA	758,667	583,874	67,946	265,123	0.2%
2021	05.2. Commercial multiple peril (liability portion)	20702	Ace Fire Underwriters Ins Co	Property and Casualty	PA	441,003	395,552	69,769	220,735	0.1%
2021	05.2. Commercial multiple peril (liability portion)	20699	Ace Prop & Cas Ins Co	Property and Casualty	PA	512,257	512,059	111,696	185,833	0.2%
2021	05.2. Commercial multiple peril (liability portion)	24856	Admiral Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	-22	0.0%
2021	05.2. Commercial multiple peril (liability portion)	10389	Agent Alliance Ins Co	Property and Casualty	AL	0	0	0	89,843	0.0%
2021	05.2. Commercial multiple peril (liability portion)	12833	AIX Specialty Ins Co	Authorized Surplus Lines Writer	DE	44,486	44,329	0	21,000	0.0%
2021	05.2. Commercial multiple peril (liability portion)	13190	Alamance Farmers Mut Ins Co	Property and Casualty	NC	116,259	120,610	10,555	10,864	0.0%
2021	05.2. Commercial multiple peril (liability portion)	20222	All Amer Ins Co	Property and Casualty	OH	831,545	781,297	146,530	166,521	0.3%
2021	05.2. Commercial multiple peril (liability portion)	10127	Allied Ins Co of Amer	Property and Casualty	OH	3,327,133	2,069,078	227,067	1,825,554	1.0%
2021	05.2. Commercial multiple peril (liability portion)	42579	Allied Prop & Cas Ins Co	Property and Casualty	IA	784,335	511,267	1,315,984	804,925	0.2%
2021	05.2. Commercial multiple peril (liability portion)	22730	Allied World Ins Co	Property and Casualty	NH	5,303	6,220	0	-50,447	0.0%
2021	05.2. Commercial multiple peril (liability portion)	10690	Allied World Natl Assur Co	Property and Casualty	NH	0	0	12,108	102,379	0.0%
2021	05.2. Commercial multiple peril (liability portion)	16624	Allied World Specialty Ins Co	Property and Casualty	DE	74,852	73,288	0	3,668	0.0%
2021	05.2. Commercial multiple peril (liability portion)	24319	Allied World Surplus Lines Ins Co	Authorized Surplus Lines Writer	AR	177,729	158,702	0	28,724	0.1%
2021	05.2. Commercial multiple peril (liability portion)	41840	Allmerica Fin Benefit Ins Co	Property and Casualty	MI	137,203	34,595	0	10,015	0.0%
2021	05.2. Commercial multiple peril (liability portion)	19240	Allstate Ind Co	Property and Casualty	IL	2,403,401	2,281,493	105,316	-167,485	0.7%
2021	05.2. Commercial multiple peril (liability portion)	19232	Allstate Ins Co	Property and Casualty	IL	1,054,964	1,125,153	114,287	562,577	0.3%
2021	05.2. Commercial multiple peril (liability portion)	36455	Allstate Northbrook Ind Co	Property and Casualty	IL	0	0	0	-225	0.0%
2021	05.2. Commercial multiple peril (liability portion)	19100	Amco Ins Co	Property and Casualty	IA	624,742	839,427	120,668	230,074	0.2%
2021	05.2. Commercial multiple peril (liability portion)	19720	American Alt Ins Corp	Property and Casualty	DE	443,669	487,310	212,273	-1,517,847	0.1%
2021	05.2. Commercial multiple peril (liability portion)	21849	American Automobile Ins Co	Property and Casualty	MO	35,803	18,982	3,585	-363,161	0.0%
2021	05.2. Commercial multiple peril (liability portion)	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	0	0	17,500	12,455	0.0%
2021	05.2. Commercial multiple peril (liability portion)	11240	American Builders Ins Co	Property and Casualty	DE	107,223	47,892	0	24,834	0.0%
2021	05.2. Commercial multiple peril (liability portion)	20427	American Cas Co Of Reading PA	Property and Casualty	PA	399,109	348,908	0	84,551	0.1%
2021	05.2. Commercial multiple peril (liability portion)	19690	American Economy Ins Co	Property and Casualty	IN	0	0	0	-3,408	0.0%
2021	05.2. Commercial multiple peril (liability portion)	23450	American Family Home Ins Co	Property and Casualty	FL	672,315	387,078	0	58,993	0.2%
2021	05.2. Commercial multiple peril (liability portion)	10245	American Federation Ins Co	Property and Casualty	TX	6,207	5,809	0	1,759	0.0%
2021	05.2. Commercial multiple peril (liability portion)	24066	American Fire & Cas Co	Property and Casualty	NH	215,583	224,348	186,935	-42,444	0.1%
2021	05.2. Commercial multiple peril (liability portion)	26247	American Guar & Liab Ins	Property and Casualty	NY	239,877	278,391	46,137	7,044	0.1%
2021	05.2. Commercial multiple peril (liability portion)	21857	American Ins Co	Property and Casualty	OH	-2,478	373	224,542	-187,206	0.0%
2021	05.2. Commercial multiple peril (liability portion)	23469	American Modern Home Ins Co	Property and Casualty	OH	34,589	34,661	5,000	-7,818	0.0%
2021	05.2. Commercial multiple peril (liability portion)	10043	American Natl Lloyds Ins Co	Authorized Surplus Lines Writer	TX	2,215	2,012	0	216	0.0%
2021	05.2. Commercial multiple peril (liability portion)	28401	American Natl Prop & Cas Co	Property and Casualty	MO	6,274	6,449	0	-349	0.0%
2021	05.2. Commercial multiple peril (liability portion)	19615	American Reliable Ins Co	Property and Casualty	AZ	656,578	634,425	116,024	385,947	0.2%
2021	05.2. Commercial multiple peril (liability portion)	19992	American Select Ins Co	Property and Casualty	OH	234,935	186,760	427	145,883	0.1%
2021	05.2. Commercial multiple peril (liability portion)	41998	American Southern Home Ins Co	Property and Casualty	FL	312,251	185,931	981	16,549	0.1%
2021	05.2. Commercial multiple peril (liability portion)	19704	American States Ins Co	Property and Casualty	IN	0	0	0	-6,131	0.0%
2021	05.2. Commercial multiple peril (liability portion)	35912	American Western Home Ins Co	Authorized Surplus Lines Writer	OK	0	0	0	-68	0.0%
2021	05.2. Commercial multiple peril (liability portion)	40142	American Zurich Ins Co	Property and Casualty	IL	109,052	115,652	0	7,943	0.0%
2021	05.2. Commercial multiple peril (liability portion)	19488	Amerisure Ins Co	Property and Casualty	MI	445,006	488,006	225,482	-58,052	0.1%
2021	05.2. Commercial multiple peril (liability portion)	23396	Amerisure Mut Ins Co	Property and Casualty	MI	103,197	53,682	73,858	-35,083	0.0%
2021	05.2. Commercial multiple peril (liability portion)	11050	Amerisure Partners Ins Co	Property and Casualty	MI	75,194	31,425	0	13,205	0.0%
2021	05.2. Commercial multiple peril (liability portion)	42390	Amguard Ins Co	Property and Casualty	PA	3,056,763	2,833,268	514,951	223,308	0.9%
2021	05.2. Commercial multiple peril (liability portion)	15954	AmTrust Ins Co	Property and Casualty	DE	3,821	4,047	0	-2,378	0.0%
2021	05.2. Commercial multiple peril (liability portion)	10984	Ansurs Amer Ins	Property and Casualty	MI	161,945	158,697	142,613	167,217	0.0%
2021	05.2. Commercial multiple peril (liability portion)	11150	Arch Ins Co	Property and Casualty	MO	1,051,568	960,330	475,637	262,435	0.3%
2021	05.2. Commercial multiple peril (liability portion)	21199	Arch Specialty Ins Co	Authorized Surplus Lines Writer	MO	66,470	39,063	0	15,828	0.0%

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2021	05.2. Commercial multiple peril (liability portion)	19860	Argonaut Great Central Ins Co	Property and Casualty	IL	698,823	614,234	335,628	-35,762	0.2%
2021	05.2. Commercial multiple peril (liability portion)	19801	Argonaut Ins Co	Property and Casualty	IL	113,010	195,262	0	23,150	0.0%
2021	05.2. Commercial multiple peril (liability portion)	24678	Arrowood Ind Co	Property and Casualty	DE	0	0	0	124,807	0.0%
2021	05.2. Commercial multiple peril (liability portion)	45055	Ascot Specialty Ins Co	Property and Casualty	RI	61,907	38,311	0	14,167	0.0%
2021	05.2. Commercial multiple peril (liability portion)	43460	Aspen Amer Ins Co	Property and Casualty	TX	63,939	84,881	1,000	96	0.0%
2021	05.2. Commercial multiple peril (liability portion)	10717	Aspen Specialty Ins Co	Authorized Surplus Lines Writer	ND	0	0	4,451	-49	0.0%
2021	05.2. Commercial multiple peril (liability portion)	21865	Associated Ind Corp	Property and Casualty	CA	0	1,822	0	67,865	0.0%
2021	05.2. Commercial multiple peril (liability portion)	23140	Associated Industries Ins Co Inc	Authorized Surplus Lines Writer	FL	172,357	181,216	5,645	168,519	0.1%
2021	05.2. Commercial multiple peril (liability portion)	35629	Association Cas Ins Co	Property and Casualty	TX	0	0	0	-413	0.0%
2021	05.2. Commercial multiple peril (liability portion)	16427	Ategrity Specialty Ins Co	Property and Casualty	DE	8,880	1,832	0	780	0.0%
2021	05.2. Commercial multiple peril (liability portion)	27154	Atlantic Specialty Ins Co	Property and Casualty	NY	545,558	447,300	3,548,373	4,109,757	0.2%
2021	05.2. Commercial multiple peril (liability portion)	22586	Atlantic States Ins Co	Property and Casualty	PA	107,700	74,304	7,749	17,875	0.0%
2021	05.2. Commercial multiple peril (liability portion)	18988	Auto Owners Ins Co	Property and Casualty	MI	7,979,913	7,446,612	3,252,489	3,529,582	2.5%
2021	05.2. Commercial multiple peril (liability portion)	19062	Automobile Ins Co Of Hartford CT	Property and Casualty	CT	0	0	0	-219	0.0%
2021	05.2. Commercial multiple peril (liability portion)	37273	Axis Ins Co	Property and Casualty	IL	0	6,972	0	-3,750	0.0%
2021	05.2. Commercial multiple peril (liability portion)	26620	AXIS Surplus Ins Co	Authorized Surplus Lines Writer	IL	0	0	0	-3,811	0.0%
2021	05.2. Commercial multiple peril (liability portion)	33162	Bankers Ins Co	Property and Casualty	FL	233,002	272,562	19,051	47,336	0.1%
2021	05.2. Commercial multiple peril (liability portion)	38245	BCS Ins Co	Property and Casualty	OH	1,057,220	1,282,204	123,255	35,302	0.3%
2021	05.2. Commercial multiple peril (liability portion)	41394	Benchmark Ins Co	Property and Casualty	KS	66,444	29,769	2,655	13,394	0.0%
2021	05.2. Commercial multiple peril (liability portion)	38911	Berkley Natl Ins Co	Property and Casualty	IA	530,247	477,628	345,000	1,956,418	0.2%
2021	05.2. Commercial multiple peril (liability portion)	29580	Berkley Regional Ins Co	Property and Casualty	IA	579,535	537,198	0	250,357	0.2%
2021	05.2. Commercial multiple peril (liability portion)	31295	Berkley Specialty Ins Co	Authorized Surplus Lines Writer	DE	185,408	200,465	90,000	135,514	0.1%
2021	05.2. Commercial multiple peril (liability portion)	10391	Berkshire Hathaway Direct Ins Co	Property and Casualty	NE	807,787	523,646	113,854	494,199	0.2%
2021	05.2. Commercial multiple peril (liability portion)	22276	Berkshire Hathaway Specialty Ins Co	Property and Casualty	NE	171,595	189,609	0	-3,930	0.1%
2021	05.2. Commercial multiple peril (liability portion)	20095	BITCO Gen Ins Corp	Property and Casualty	IA	390,258	418,336	81,945	513,992	0.1%
2021	05.2. Commercial multiple peril (liability portion)	20109	BITCO Natl Ins Co	Property and Casualty	IA	143,201	148,083	8,185	218,933	0.0%
2021	05.2. Commercial multiple peril (liability portion)	26611	Blackboard Ins Co	Property and Casualty	DE	318,376	457,671	51,906	1,130,172	0.1%
2021	05.2. Commercial multiple peril (liability portion)	13528	Brotherhood Mut Ins Co	Property and Casualty	IN	3,809,020	3,790,953	616,869	1,045,241	1.2%
2021	05.2. Commercial multiple peril (liability portion)	10844	Builders Mut Ins Co	Property and Casualty	NC	18,941,706	18,062,512	2,843,938	8,360,599	5.8%
2021	05.2. Commercial multiple peril (liability portion)	13036	Builders Premier Ins Co	Property and Casualty	NC	6,890,547	6,641,037	1,457,403	6,345,405	2.1%
2021	05.2. Commercial multiple peril (liability portion)	23620	Burlington Ins Co	Authorized Surplus Lines Writer	IL	56,235	42,380	0	36,990	0.0%
2021	05.2. Commercial multiple peril (liability portion)	12961	Canopus US Ins	Authorized Surplus Lines Writer	DE	64,657	63,839	0	-9,497	0.0%
2021	05.2. Commercial multiple peril (liability portion)	10472	Capitol Ind Corp	Property and Casualty	WI	0	85	0	122	0.0%
2021	05.2. Commercial multiple peril (liability portion)	10328	Capitol Specialty Ins Corp	Authorized Surplus Lines Writer	WI	117,443	135,237	2,021	-62,760	0.0%
2021	05.2. Commercial multiple peril (liability portion)	19518	Catlin Ins Co	Property and Casualty	TX	0	0	0	-1	0.0%
2021	05.2. Commercial multiple peril (liability portion)	20230	Central Mut Ins Co	Property and Casualty	OH	2,236,004	2,052,464	393,799	485,817	0.7%
2021	05.2. Commercial multiple peril (liability portion)	20710	Century Ind Co	Property and Casualty	PA	0	0	5,528	2,095,913	0.0%
2021	05.2. Commercial multiple peril (liability portion)	36951	Century Surety Co	Authorized Surplus Lines Writer	OH	120,241	124,350	0	34,962	0.0%
2021	05.2. Commercial multiple peril (liability portion)	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	4,679,213	4,419,136	1,063,544	1,199,352	1.4%
2021	05.2. Commercial multiple peril (liability portion)	22810	Chicago Ins Co	Property and Casualty	IL	2,198	1,563	0	19,434	0.0%
2021	05.2. Commercial multiple peril (liability portion)	38989	Chubb Custom Ins Co	Authorized Surplus Lines Writer	NJ	13,588	13,640	0	-13,763	0.0%
2021	05.2. Commercial multiple peril (liability portion)	12777	Chubb Ind Ins Co	Property and Casualty	NY	0	0	0	-665	0.0%
2021	05.2. Commercial multiple peril (liability portion)	18767	Church Mut Ins Co S I	Property and Casualty	WI	4,137,999	3,905,705	195,792	501,958	1.3%
2021	05.2. Commercial multiple peril (liability portion)	31534	Citizens Ins Co Of Amer	Property and Casualty	MI	446,323	409,782	22,182	167,517	0.1%
2021	05.2. Commercial multiple peril (liability portion)	20532	Clarendon Natl Ins Co	Property and Casualty	TX	0	0	0	-63,220	0.0%
2021	05.2. Commercial multiple peril (liability portion)	15563	Clear Spring Prop & Cas Co	Property and Casualty	TX	155,452	148,455	47,395	200,267	0.0%
2021	05.2. Commercial multiple peril (liability portion)	16203	CM Select Ins Co	Property and Casualty	WI	121,527	85,851	0	16,336	0.0%
2021	05.2. Commercial multiple peril (liability portion)	34347	Colonial Amer Cas & Surety Co	Property and Casualty	IL	0	0	0	-229	0.0%
2021	05.2. Commercial multiple peril (liability portion)	39993	Colony Ins Co	Authorized Surplus Lines Writer	VA	194,423	291,751	38,552	22,999	0.1%
2021	05.2. Commercial multiple peril (liability portion)	36927	Colony Specialty Ins Co	Property and Casualty	OH	0	0	0	-1,000	0.0%
2021	05.2. Commercial multiple peril (liability portion)	31127	Columbia Cas Co	Authorized Surplus Lines Writer	IL	0	29,152	0	-10,145	0.0%

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2021	05.2. Commercial multiple peril (liability portion)	29734	Conifer Ins Co	Authorized Surplus Lines Writer	MI	4,224	4,217	0	0	0.0%
2021	05.2. Commercial multiple peril (liability portion)	20443	Continental Cas Co	Property and Casualty	IL	1,183,811	1,250,485	79,532	490,204	0.4%
2021	05.2. Commercial multiple peril (liability portion)	35289	Continental Ins Co	Property and Casualty	PA	575,970	577,655	31,297	109,188	0.2%
2021	05.2. Commercial multiple peril (liability portion)	10804	Continental Western Ins Co	Property and Casualty	IA	307,477	330,018	95,863	-31,132	0.1%
2021	05.2. Commercial multiple peril (liability portion)	37206	Contractors Bonding & Ins Co	Property and Casualty	IL	0	0	0	157	0.0%
2021	05.2. Commercial multiple peril (liability portion)	20990	Country Mut Ins Co	Property and Casualty	IL	4,049	5,009	0	0	0.0%
2021	05.2. Commercial multiple peril (liability portion)	13027	Covington Specialty Ins Co	Authorized Surplus Lines Writer	NH	298,092	284,294	272,859	-359,253	0.1%
2021	05.2. Commercial multiple peril (liability portion)	18961	Crestbrook Ins Co	Property and Casualty	OH	1,089	1,255	0	0	0.0%
2021	05.2. Commercial multiple peril (liability portion)	44520	Crum & Forster Specialty Ins Co	Authorized Surplus Lines Writer	DE	143,833	127,942	15,250	177,600	0.0%
2021	05.2. Commercial multiple peril (liability portion)	10847	Cumis Ins Society Inc	Property and Casualty	IA	561,221	547,680	348,211	270,891	0.2%
2021	05.2. Commercial multiple peril (liability portion)	42587	Depositors Ins Co	Property and Casualty	IA	484,441	447,201	1,179,064	-18,337	0.1%
2021	05.2. Commercial multiple peril (liability portion)	42048	Diamond State Ins Co	Property and Casualty	IN	30,047	32,203	0	551	0.0%
2021	05.2. Commercial multiple peril (liability portion)	36463	Discover Prop & Cas Ins Co	Property and Casualty	CT	0	0	0	573	0.0%
2021	05.2. Commercial multiple peril (liability portion)	13692	Donegal Mut Ins Co	Property and Casualty	PA	896,933	775,179	138,283	368,094	0.3%
2021	05.2. Commercial multiple peril (liability portion)	25186	Emc Prop & Cas Ins Co	Property and Casualty	IA	125,864	93,347	35,581	54,583	0.0%
2021	05.2. Commercial multiple peril (liability portion)	21407	Emcasco Ins Co	Property and Casualty	IA	110,071	103,339	26,687	110,573	0.0%
2021	05.2. Commercial multiple peril (liability portion)	21326	Empire Fire & Marine Ins Co	Property and Casualty	IL	0	0	0	11	0.0%
2021	05.2. Commercial multiple peril (liability portion)	21458	Employers Ins Co of Wausau	Property and Casualty	WI	0	0	0	-56,688	0.0%
2021	05.2. Commercial multiple peril (liability portion)	21415	Employers Mut Cas Co	Property and Casualty	IA	185,764	235,443	147,968	35,759	0.1%
2021	05.2. Commercial multiple peril (liability portion)	41718	Endurance Amer Specialty Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	-10,328	0.0%
2021	05.2. Commercial multiple peril (liability portion)	43630	Endurance Risk Solutions Assur Co	Property and Casualty	DE	0	0	0	9	0.0%
2021	05.2. Commercial multiple peril (liability portion)	26263	Erie Ins Co	Property and Casualty	PA	6,948,894	4,119,902	123,448	1,824,399	2.1%
2021	05.2. Commercial multiple peril (liability portion)	26271	Erie Ins Exch	Reciprocal	PA	22,096,465	23,675,442	7,187,118	5,931,160	6.8%
2021	05.2. Commercial multiple peril (liability portion)	35378	Evanston Ins Co	Authorized Surplus Lines Writer	IL	763,219	686,991	599,590	531,360	0.2%
2021	05.2. Commercial multiple peril (liability portion)	10851	Everest Ind Ins Co	Authorized Surplus Lines Writer	DE	2,616,138	2,480,062	646	2,409,641	0.8%
2021	05.2. Commercial multiple peril (liability portion)	10120	Everest Natl Ins Co	Property and Casualty	DE	1,681,959	1,387,816	985,808	740,350	0.5%
2021	05.2. Commercial multiple peril (liability portion)	26921	Everest Reins Co	Property and Casualty	DE	0	0	0	-10,062	0.0%
2021	05.2. Commercial multiple peril (liability portion)	17043	Everett Cash Mut Ins Co	Property and Casualty	PA	47,831	49,968	35,527	42,381	0.0%
2021	05.2. Commercial multiple peril (liability portion)	11045	Excelsior Ins Co	Property and Casualty	NH	0	337	-5,145	-717,487	0.0%
2021	05.2. Commercial multiple peril (liability portion)	15884	Falls Lake Fire & Cas Co	Property and Casualty	CA	0	1,026	0	-362	0.0%
2021	05.2. Commercial multiple peril (liability portion)	31925	Falls Lake Natl Ins Co	Property and Casualty	OH	81,070	55,458	0	14,973	0.0%
2021	05.2. Commercial multiple peril (liability portion)	21652	Farmers Ins Exch	Reciprocal	CA	0	0	0	-940	0.0%
2021	05.2. Commercial multiple peril (liability portion)	26298	Farmers Prop & Cas Ins Co	Property and Casualty	RI	2,531	51,712	38,099	47,999	0.0%
2021	05.2. Commercial multiple peril (liability portion)	41483	Farmington Cas Co	Property and Casualty	CT	11,261	6,308	0	-60	0.0%
2021	05.2. Commercial multiple peril (liability portion)	10178	FCCI Ins Co	Property and Casualty	FL	1,690,280	1,723,714	1,589,977	1,483,599	0.5%
2021	05.2. Commercial multiple peril (liability portion)	20281	Federal Ins Co	Property and Casualty	IN	5,012,184	5,329,976	1,205,500	1,494,934	1.5%
2021	05.2. Commercial multiple peril (liability portion)	13935	Federated Mut Ins Co	Property and Casualty	MN	1,219,255	1,208,743	365,560	727,519	0.4%
2021	05.2. Commercial multiple peril (liability portion)	28304	Federated Serv Ins Co	Property and Casualty	MN	143,643	99,600	16,660	60,358	0.0%
2021	05.2. Commercial multiple peril (liability portion)	39306	Fidelity & Deposit Co Of MD	Property and Casualty	IL	25,724	26,082	0	-1,475	0.0%
2021	05.2. Commercial multiple peril (liability portion)	35386	Fidelity & Guar Ins Co	Property and Casualty	IA	1,711,179	1,263,679	198,621	839,044	0.5%
2021	05.2. Commercial multiple peril (liability portion)	25879	Fidelity & Guar Ins Underwriters Inc	Property and Casualty	WI	0	0	0	10,191	0.0%
2021	05.2. Commercial multiple peril (liability portion)	21873	Firemans Fund Ins Co	Property and Casualty	IL	2,478,055	2,280,208	1,222,322	1,246,760	0.8%
2021	05.2. Commercial multiple peril (liability portion)	21784	Firemens Ins Co Of Washington DC	Property and Casualty	DE	700,321	790,026	21,245	-118,761	0.2%
2021	05.2. Commercial multiple peril (liability portion)	10657	First Mercury Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	-5,818	0.0%
2021	05.2. Commercial multiple peril (liability portion)	24724	First Natl Ins Co Of Amer	Property and Casualty	NH	0	0	0	-7,104	0.0%
2021	05.2. Commercial multiple peril (liability portion)	10859	First Nonprofit Ins Co	Property and Casualty	DE	0	18	514	-8,008	0.0%
2021	05.2. Commercial multiple peril (liability portion)	40100	Firstline Ins Co	Property and Casualty	MD	185,282	167,251	46,712	60,925	0.1%
2021	05.2. Commercial multiple peril (liability portion)	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	0	0	10,000	-74,120	0.0%
2021	05.2. Commercial multiple peril (liability portion)	11800	Foremost Prop & Cas Ins Co	Property and Casualty	MI	0	0	800,000	177,593	0.0%
2021	05.2. Commercial multiple peril (liability portion)	41513	Foremost Signature Ins Co	Property and Casualty	MI	0	0	8,000	-149,286	0.0%
2021	05.2. Commercial multiple peril (liability portion)	13986	Frankenmuth Mut Ins Co	Property and Casualty	MI	7,908,345	7,579,328	1,655,155	3,623,733	2.4%

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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	05.2. Commercial multiple peril (liability portion)	14753	Frederick Mut Ins Co	Property and Casualty	MD	103,276	73,188	0	14,957	0.0%
2021	05.2. Commercial multiple peril (liability portion)	22209	Freedom Specialty Ins Co	Property and Casualty	OH	0	0	0	-138	0.0%
2021	05.2. Commercial multiple peril (liability portion)	21253	Garrison Prop & Cas Ins Co	Property and Casualty	TX	22,300	7,220	0	3,732	0.0%
2021	05.2. Commercial multiple peril (liability portion)	10833	Gemini Ins Co	Authorized Surplus Lines Writer	DE	-141	-5	0	-7	0.0%
2021	05.2. Commercial multiple peril (liability portion)	24414	General Cas Co Of WI	Property and Casualty	WI	791,020	676,617	39,763	497,142	0.2%
2021	05.2. Commercial multiple peril (liability portion)	24732	General Ins Co Of Amer	Property and Casualty	NH	2,347,983	1,926,313	162,662	820,726	0.7%
2021	05.2. Commercial multiple peril (liability portion)	11231	General Us Branch	US Branch Of Alien Insurer	NY	32,066	88,836	0	37,071	0.0%
2021	05.2. Commercial multiple peril (liability portion)	25569	Gotham Ins Co	Authorized Surplus Lines Writer	NY	20,234	59,562	0	-27,116	0.0%
2021	05.2. Commercial multiple peril (liability portion)	22098	Grain Dealers Mut Ins Co	Property and Casualty	IN	37,439	39,362	0	-15,142	0.0%
2021	05.2. Commercial multiple peril (liability portion)	23809	Granite State Ins Co	Property and Casualty	IL	1,456,199	1,164,275	-3,247	148,781	0.4%
2021	05.2. Commercial multiple peril (liability portion)	25984	Graphic Arts Mut Ins Co	Property and Casualty	NY	1,939,081	1,882,910	251,181	1,050,384	0.6%
2021	05.2. Commercial multiple peril (liability portion)	26832	Great Amer Alliance Ins Co	Property and Casualty	OH	110,258	91,688	49,938	-21,116	0.0%
2021	05.2. Commercial multiple peril (liability portion)	26344	Great Amer Assur Co	Property and Casualty	OH	126,701	105,718	41,837	219,915	0.0%
2021	05.2. Commercial multiple peril (liability portion)	37532	Great Amer E&S Ins Co	Authorized Surplus Lines Writer	OH	0	0	0	-1,778	0.0%
2021	05.2. Commercial multiple peril (liability portion)	41858	Great Amer Fidelity Ins Co	Authorized Surplus Lines Writer	OH	0	0	0	7	0.0%
2021	05.2. Commercial multiple peril (liability portion)	16691	Great Amer Ins Co	Property and Casualty	OH	311,855	251,317	21,168	-162,951	0.1%
2021	05.2. Commercial multiple peril (liability portion)	22136	Great Amer Ins Co of NY	Property and Casualty	NY	396,241	399,641	9,334	-99,537	0.1%
2021	05.2. Commercial multiple peril (liability portion)	33723	Great Amer Spirit Ins Co	Property and Casualty	OH	2,469	2,469	0	-35,089	0.0%
2021	05.2. Commercial multiple peril (liability portion)	25224	Great Divide Ins Co	Property and Casualty	ND	18,940	18,951	0	-3,075	0.0%
2021	05.2. Commercial multiple peril (liability portion)	18694	Great Midwest Ins Co	Property and Casualty	TX	0	0	0	-833	0.0%
2021	05.2. Commercial multiple peril (liability portion)	20303	Great Northern Ins Co	Property and Casualty	IN	498,242	515,476	34,500	-50,179	0.2%
2021	05.2. Commercial multiple peril (liability portion)	22187	Greater NY Mut Ins Co	Property and Casualty	NY	7,354	7,373	0	2,342	0.0%
2021	05.2. Commercial multiple peril (liability portion)	22322	Greenwich Ins Co	Property and Casualty	DE	14,043	13,925	34,488	4,524	0.0%
2021	05.2. Commercial multiple peril (liability portion)	15032	GuideOne Ins Co	Property and Casualty	IA	681,700	712,456	106,197	44,635	0.2%
2021	05.2. Commercial multiple peril (liability portion)	14167	GuideOne Natl Ins Co	Authorized Surplus Lines Writer	IA	6,736	12,941	0	-1,042	0.0%
2021	05.2. Commercial multiple peril (liability portion)	14559	GuideOne Specialty Ins Co	Property and Casualty	IA	99,378	112,261	870	148,951	0.0%
2021	05.2. Commercial multiple peril (liability portion)	36064	Hanover Amer Ins Co	Property and Casualty	NH	4,282,588	4,339,152	1,030,160	28,676	1.3%
2021	05.2. Commercial multiple peril (liability portion)	22292	Hanover Ins Co	Property and Casualty	NH	1,818,035	1,778,931	258,495	864,702	0.6%
2021	05.2. Commercial multiple peril (liability portion)	26433	Harco Natl Ins Co	Property and Casualty	IL	-880	130,788	29,183	-198,031	0.0%
2021	05.2. Commercial multiple peril (liability portion)	14141	Harford Mut Ins Co	Property and Casualty	MD	2,977,330	2,952,332	692,557	1,486,587	0.9%
2021	05.2. Commercial multiple peril (liability portion)	23582	Harleysville Ins Co	Property and Casualty	OH	533,587	543,957	67,724	39,775	0.2%
2021	05.2. Commercial multiple peril (liability portion)	35696	Harleysville Preferred Ins Co	Property and Casualty	OH	131,606	98,986	9,500	87,950	0.0%
2021	05.2. Commercial multiple peril (liability portion)	26182	Harleysville Worcester Ins Co	Property and Casualty	OH	316,683	308,251	8,423	299,597	0.1%
2021	05.2. Commercial multiple peril (liability portion)	22357	Hartford Accident & Ind Co	Property and Casualty	CT	1,194,642	924,536	26,554	49,466	0.4%
2021	05.2. Commercial multiple peril (liability portion)	29424	Hartford Cas Ins Co	Property and Casualty	IN	1,583,290	1,637,567	68,158	-333,164	0.5%
2021	05.2. Commercial multiple peril (liability portion)	19682	Hartford Fire Ins Co	Property and Casualty	CT	1,839,804	1,874,058	524,010	193,173	0.6%
2021	05.2. Commercial multiple peril (liability portion)	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	96,151	197,621	157,314	308,755	0.0%
2021	05.2. Commercial multiple peril (liability portion)	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	2,536,037	1,968,200	725,130	-348,195	0.8%
2021	05.2. Commercial multiple peril (liability portion)	41343	HDI Global Ins Co	Property and Casualty	IL	0	0	0	-8,101	0.0%
2021	05.2. Commercial multiple peril (liability portion)	10200	Hiscox Ins Co Inc	Property and Casualty	IL	212,719	192,409	3,295	2,554,970	0.1%
2021	05.2. Commercial multiple peril (liability portion)	34452	Homeland Ins Co of NY	Authorized Surplus Lines Writer	NY	0	0	-56,388	-152,866	0.0%
2021	05.2. Commercial multiple peril (liability portion)	42374	Houston Cas Co	Authorized Surplus Lines Writer	TX	1,851,409	1,025,277	0	117,216	0.6%
2021	05.2. Commercial multiple peril (liability portion)	14438	HSB Specialty Ins Co	Authorized Surplus Lines Writer	CT	0	745	0	0	0.0%
2021	05.2. Commercial multiple peril (liability portion)	27960	Illinois Union Ins Co	Authorized Surplus Lines Writer	IL	82,376	92,534	38,196	56,651	0.0%
2021	05.2. Commercial multiple peril (liability portion)	43575	Indemnity Ins Co Of North Amer	Property and Casualty	PA	7,121	12,775	0	-36,204	0.0%
2021	05.2. Commercial multiple peril (liability portion)	36940	Indian Harbor Ins Co	Authorized Surplus Lines Writer	DE	3,375	6,325	0	3,225	0.0%
2021	05.2. Commercial multiple peril (liability portion)	22713	Insurance Co of N Amer	Property and Casualty	PA	0	0	0	4	0.0%
2021	05.2. Commercial multiple peril (liability portion)	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	192,284	145,515	2,140	-2,615	0.1%
2021	05.2. Commercial multiple peril (liability portion)	10749	Intrepid Ins Co	Property and Casualty	IA	426,786	377,414	93,288	2,306,877	0.1%
2021	05.2. Commercial multiple peril (liability portion)	14354	Jewelers Mut Ins Co S I	Property and Casualty	WI	231,359	230,386	22,500	-40,158	0.1%
2021	05.2. Commercial multiple peril (liability portion)	12199	Keystone Natl Ins Co	Property and Casualty	PA	162,156	129,787	0	-1,656	0.0%

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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	05.2. Commercial multiple peril (liability portion)	15366	Knight Specialty Ins Co	Authorized Surplus Lines Writer	DE	0	0	60,000	-64	0.0%
2021	05.2. Commercial multiple peril (liability portion)	33138	Landmark Amer Ins Co	Authorized Surplus Lines Writer	NH	0	0	0	-3,877	0.0%
2021	05.2. Commercial multiple peril (liability portion)	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	39,693	29,614	60,000	-23,796	0.0%
2021	05.2. Commercial multiple peril (liability portion)	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	0	0	0	97	0.0%
2021	05.2. Commercial multiple peril (liability portion)	40550	Lio Ins Co	Property and Casualty	CA	3,191	443	0	204	0.0%
2021	05.2. Commercial multiple peril (liability portion)	14400	Lititz Mut Ins Co	Property and Casualty	PA	304,456	288,811	28,279	38,445	0.1%
2021	05.2. Commercial multiple peril (liability portion)	33600	LM Ins Corp	Property and Casualty	IL	0	0	0	29	0.0%
2021	05.2. Commercial multiple peril (liability portion)	10051	Lyndon Southern Ins Co	Property and Casualty	DE	36,837	36,463	-7,938	31,787	0.0%
2021	05.2. Commercial multiple peril (liability portion)	42617	MAG Mut Ins Co	Property and Casualty	GA	51,578	51,823	11,185	1,561,205	0.0%
2021	05.2. Commercial multiple peril (liability portion)	29939	Main St Amer Assur Co	Property and Casualty	FL	4,095,911	4,082,118	1,315,366	689,821	1.3%
2021	05.2. Commercial multiple peril (liability portion)	36897	Manufacturers Alliance Ins Co	Property and Casualty	PA	113,975	98,871	0	37,565	0.0%
2021	05.2. Commercial multiple peril (liability portion)	28932	Markel Amer Ins Co	Property and Casualty	VA	327,663	268,015	0	42,625	0.1%
2021	05.2. Commercial multiple peril (liability portion)	38970	Markel Ins Co	Property and Casualty	IL	1,482,382	1,679,975	1,155,975	688,431	0.5%
2021	05.2. Commercial multiple peril (liability portion)	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	1,989,946	1,913,376	157,726	420,329	0.6%
2021	05.2. Commercial multiple peril (liability portion)	26743	Maxum Ind Co	Authorized Surplus Lines Writer	CT	135,934	120,458	0	10,711	0.0%
2021	05.2. Commercial multiple peril (liability portion)	36838	Mesa Underwriters Specialty Ins Co	Authorized Surplus Lines Writer	NJ	717,769	659,419	35,782	376,443	0.2%
2021	05.2. Commercial multiple peril (liability portion)	21687	Mid Century Ins Co	Property and Casualty	CA	1,433	1,031	0	-5,460	0.0%
2021	05.2. Commercial multiple peril (liability portion)	23434	Middlesex Ins Co	Property and Casualty	WI	0	128	0	17	0.0%
2021	05.2. Commercial multiple peril (liability portion)	27138	Midvale Ind Co	Property and Casualty	WI	126,549	128,532	83,415	26,287	0.0%
2021	05.2. Commercial multiple peril (liability portion)	23515	Midwestern Ind Co	Property and Casualty	NH	0	0	0	1	0.0%
2021	05.2. Commercial multiple peril (liability portion)	26662	Milford Cas Ins Co	Property and Casualty	DE	39,427	23,175	0	3,483	0.0%
2021	05.2. Commercial multiple peril (liability portion)	14575	Millers Capital Ins Co	Property and Casualty	PA	42,792	7,976	0	14,104	0.0%
2021	05.2. Commercial multiple peril (liability portion)	20362	Mitsui Sumitomo Ins Co of Amer	Property and Casualty	NY	30,197	31,570	0	-9,073	0.0%
2021	05.2. Commercial multiple peril (liability portion)	22551	Mitsui Sumitomo Ins USA Inc	Property and Casualty	NY	61,588	68,382	950,000	-47,114	0.0%
2021	05.2. Commercial multiple peril (liability portion)	32506	Monroe Guar Ins Co	Property and Casualty	IN	616,751	581,566	6,830	321,147	0.2%
2021	05.2. Commercial multiple peril (liability portion)	14613	Montgomery Mut Ins Co	Property and Casualty	MA	0	6,172	0	-51,492	0.0%
2021	05.2. Commercial multiple peril (liability portion)	37974	MT Hawley Ins Co	Authorized Surplus Lines Writer	IL	0	0	0	-27	0.0%
2021	05.2. Commercial multiple peril (liability portion)	16632	National Builders Ins Co	Property and Casualty	DE	8,554	5,766	0	171	0.0%
2021	05.2. Commercial multiple peril (liability portion)	11991	National Cas Co	Property and Casualty	OH	1,329,084	1,227,513	1,867,001	1,357,475	0.4%
2021	05.2. Commercial multiple peril (liability portion)	16217	National Farmers Union Prop & Cas	Property and Casualty	NC	86,862	87,017	0	0	0.0%
2021	05.2. Commercial multiple peril (liability portion)	20079	National Fire & Marine Ins Co	Authorized Surplus Lines Writer	NE	40,272	40,234	0	19,661	0.0%
2021	05.2. Commercial multiple peril (liability portion)	20478	National Fire Ins Co Of Hartford	Property and Casualty	IL	352,032	296,478	134,957	170,159	0.1%
2021	05.2. Commercial multiple peril (liability portion)	21881	National Surety Corp	Property and Casualty	IL	-39,739	-36,096	251,898	497,390	0.0%
2021	05.2. Commercial multiple peril (liability portion)	20141	National Trust Ins Co	Property and Casualty	IN	1,814,124	1,823,994	1,468,657	2,267,757	0.6%
2021	05.2. Commercial multiple peril (liability portion)	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	3,413,376	3,447,350	166,480	995,019	1.0%
2021	05.2. Commercial multiple peril (liability portion)	28223	Nationwide Agribusiness Ins Co	Property and Casualty	IA	41,012	43,118	0	1,587	0.0%
2021	05.2. Commercial multiple peril (liability portion)	23760	Nationwide Gen Ins Co	Property and Casualty	OH	468,956	1,700,882	1,352,502	802,445	0.1%
2021	05.2. Commercial multiple peril (liability portion)	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	3,432,800	3,712,699	1,475,071	1,745,521	1.1%
2021	05.2. Commercial multiple peril (liability portion)	23787	Nationwide Mut Ins Co	Property and Casualty	OH	3,038,936	3,318,782	1,203,911	1,493,461	0.9%
2021	05.2. Commercial multiple peril (liability portion)	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	OH	1,451,003	1,594,951	730,958	1,521,120	0.4%
2021	05.2. Commercial multiple peril (liability portion)	42307	Navigators Ins Co	Property and Casualty	NY	185,114	134,777	3,500	86,715	0.1%
2021	05.2. Commercial multiple peril (liability portion)	36056	Navigators Specialty Ins Co	Authorized Surplus Lines Writer	NY	0	0	0	-280	0.0%
2021	05.2. Commercial multiple peril (liability portion)	24171	Netherlands Ins Co The	Property and Casualty	NH	258	1,604,236	451,229	1,309,116	0.0%
2021	05.2. Commercial multiple peril (liability portion)	23841	New Hampshire Ins Co	Property and Casualty	IL	415,107	351,232	52,621	11,574	0.1%
2021	05.2. Commercial multiple peril (liability portion)	16608	New York Marine & Gen Ins Co	Property and Casualty	NY	698,215	646,853	170,800	187,394	0.2%
2021	05.2. Commercial multiple peril (liability portion)	14788	NGM Ins Co	Property and Casualty	FL	0	0	35,000	217,860	0.0%
2021	05.2. Commercial multiple peril (liability portion)	31470	Norguard Ins Co	Property and Casualty	PA	0	0	0	53,485	0.0%
2021	05.2. Commercial multiple peril (liability portion)	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	4,290,573	4,213,001	781,311	579,318	1.3%
2021	05.2. Commercial multiple peril (liability portion)	16683	North Carolina Grange Mut Ins Co	Property and Casualty	NC	49,398	51,947	0	0	0.0%
2021	05.2. Commercial multiple peril (liability portion)	13167	North Light Specialty Ins Co	Authorized Surplus Lines Writer	IL	1,287	890	0	0	0.0%
2021	05.2. Commercial multiple peril (liability portion)	27740	North Pointe Ins Co	Property and Casualty	PA	0	0	0	43,887	0.0%

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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	05.2. Commercial multiple peril (liability portion)	21105	North River Ins Co	Property and Casualty	NJ	480,252	484,496	149,207	-82,797	0.1%
2021	05.2. Commercial multiple peril (liability portion)	27987	Northfield Ins Co	Authorized Surplus Lines Writer	IA	0	0	0	1	0.0%
2021	05.2. Commercial multiple peril (liability portion)	24015	Northland Ins Co	Property and Casualty	CT	0	0	0	-7,129	0.0%
2021	05.2. Commercial multiple peril (liability portion)	42552	Nova Cas Co	Property and Casualty	NY	865,434	858,665	134,407	309,427	0.3%
2021	05.2. Commercial multiple peril (liability portion)	24074	Ohio Cas Ins Co	Property and Casualty	NH	292,055	258,707	146,500	-62,196	0.1%
2021	05.2. Commercial multiple peril (liability portion)	24104	Ohio Farmers Ins Co	Property and Casualty	OH	9,416	3,147	0	5,398	0.0%
2021	05.2. Commercial multiple peril (liability portion)	24082	Ohio Security Ins Co	Property and Casualty	NH	11,962,739	11,561,279	3,058,072	5,760,773	3.7%
2021	05.2. Commercial multiple peril (liability portion)	17558	Old Guard Ins Co	Property and Casualty	OH	114,871	29,401	0	58,744	0.0%
2021	05.2. Commercial multiple peril (liability portion)	31143	Old Republic Union Ins Co	Authorized Surplus Lines Writer	IL	38,719	259,754	-19,831	66,898	0.0%
2021	05.2. Commercial multiple peril (liability portion)	32700	Owners Ins Co	Property and Casualty	OH	14,877,328	13,963,583	5,917,703	4,581,259	4.6%
2021	05.2. Commercial multiple peril (liability portion)	22748	Pacific Employers Ins Co	Property and Casualty	PA	92,320	57,556	1,000	22,382	0.0%
2021	05.2. Commercial multiple peril (liability portion)	20346	Pacific Ind Co	Property and Casualty	WI	317,613	264,963	30,000	119,752	0.1%
2021	05.2. Commercial multiple peril (liability portion)	18333	Peerless Ind Ins Co	Property and Casualty	IL	0	0	-3,217	-204,737	0.0%
2021	05.2. Commercial multiple peril (liability portion)	24198	Peerless Ins Co	Property and Casualty	NH	0	86,548	19,500	-19,026	0.0%
2021	05.2. Commercial multiple peril (liability portion)	34118	Peleus Ins Co	Authorized Surplus Lines Writer	VA	94,886	34,435	0	15,846	0.0%
2021	05.2. Commercial multiple peril (liability portion)	14958	Peninsula Ins Co	Property and Casualty	PA	49,177	47,819	9,443	17,643	0.0%
2021	05.2. Commercial multiple peril (liability portion)	32859	Penn Amer Ins Co	Authorized Surplus Lines Writer	PA	219,717	203,906	-927	-18,560	0.1%
2021	05.2. Commercial multiple peril (liability portion)	32441	Penn Natl Security Ins Co	Property and Casualty	PA	242,639	230,792	160,643	193,593	0.1%
2021	05.2. Commercial multiple peril (liability portion)	10673	Penn Star Ins Co	Authorized Surplus Lines Writer	PA	75,504	99,417	7,000	-113,085	0.0%
2021	05.2. Commercial multiple peril (liability portion)	12262	Pennsylvania Manufacturers Assoc Ins	Property and Casualty	PA	157,670	158,975	917	26,796	0.0%
2021	05.2. Commercial multiple peril (liability portion)	41424	Pennsylvania Manufacturers Ind Co	Property and Casualty	PA	84,057	54,608	0	104,810	0.0%
2021	05.2. Commercial multiple peril (liability portion)	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	805,929	825,592	683,822	573,525	0.2%
2021	05.2. Commercial multiple peril (liability portion)	13714	Pharmacists Mut Ins Co	Property and Casualty	IA	493,768	502,248	146,650	391,529	0.2%
2021	05.2. Commercial multiple peril (liability portion)	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	13,960,182	13,271,838	2,352,106	5,214,202	4.3%
2021	05.2. Commercial multiple peril (liability portion)	25623	Phoenix Ins Co	Property and Casualty	CT	3,407,499	3,156,673	703,812	1,193,426	1.0%
2021	05.2. Commercial multiple peril (liability portion)	17335	Piedmont Mut Ins Co	Property and Casualty	NC	5,989	4,981	0	0	0.0%
2021	05.2. Commercial multiple peril (liability portion)	30945	Plaza Ins Co	Property and Casualty	IA	0	0	0	-1,159	0.0%
2021	05.2. Commercial multiple peril (liability portion)	22888	Point Ins Co	Property and Casualty	WI	0	0	0	-1,261	0.0%
2021	05.2. Commercial multiple peril (liability portion)	37257	Praetorian Ins Co	Property and Casualty	PA	0	0	0	-11,710	0.0%
2021	05.2. Commercial multiple peril (liability portion)	10786	Princeton Excess & Surplus Lines Ins	Authorized Surplus Lines Writer	DE	-1,017	1,939	0	8,084	0.0%
2021	05.2. Commercial multiple peril (liability portion)	38784	Progressive Southeastern Ins Co	Property and Casualty	IN	11,406	628	0	321	0.0%
2021	05.2. Commercial multiple peril (liability portion)	34690	Property & Cas Ins Co Of Hartford	Property and Casualty	IN	8,661	5,974	0	1,367	0.0%
2021	05.2. Commercial multiple peril (liability portion)	39217	QBE Ins Corp	Property and Casualty	PA	522,047	471,056	111,000	122,874	0.2%
2021	05.2. Commercial multiple peril (liability portion)	11515	QBE Specialty Ins Co	Authorized Surplus Lines Writer	ND	12,926	7,605	0	3,617	0.0%
2021	05.2. Commercial multiple peril (liability portion)	24449	Regent Ins Co	Property and Casualty	WI	74,925	118,175	35,357	-87,638	0.0%
2021	05.2. Commercial multiple peril (liability portion)	12475	Republic Franklin Ins Co	Property and Casualty	OH	445,515	426,530	36,858	18,398	0.1%
2021	05.2. Commercial multiple peril (liability portion)	40479	Republic Vanguard Ins Co	Authorized Surplus Lines Writer	AZ	81,333	86,106	735	7,743	0.0%
2021	05.2. Commercial multiple peril (liability portion)	13056	RLI Ins Co	Property and Casualty	IL	97,312	94,388	0	33,358	0.0%
2021	05.2. Commercial multiple peril (liability portion)	28053	Rockhill Ins Co	Authorized Surplus Lines Writer	AZ	0	0	0	-59	0.0%
2021	05.2. Commercial multiple peril (liability portion)	42595	Rockingham Cas Co	Authorized Surplus Lines Writer	VA	225	5,853	0	364	0.0%
2021	05.2. Commercial multiple peril (liability portion)	16650	Rockingham Specialty Inc	Property and Casualty	VA	91,760	46,627	0	1,263	0.0%
2021	05.2. Commercial multiple peril (liability portion)	11134	Rural Trust Ins Co	Property and Casualty	TX	27,266	26,794	4,442	2,850	0.0%
2021	05.2. Commercial multiple peril (liability portion)	24740	Safeco Ins Co Of Amer	Property and Casualty	NH	189,520	158,624	5,164	84,492	0.1%
2021	05.2. Commercial multiple peril (liability portion)	15105	Safety Natl Cas Corp	Property and Casualty	MO	0	0	0	46,027	0.0%
2021	05.2. Commercial multiple peril (liability portion)	38300	Samsung Fire & Marine Ins Co Ltd	US Branch Of Alien Insurer	NY	4,214	4,468	0	-498,662	0.0%
2021	05.2. Commercial multiple peril (liability portion)	15580	Scottsdale Ind Co	Property and Casualty	OH	0	0	0	-23	0.0%
2021	05.2. Commercial multiple peril (liability portion)	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	2,249,023	2,241,069	1,377,836	637,929	0.7%
2021	05.2. Commercial multiple peril (liability portion)	19879	Security Natl Ins Co	Property and Casualty	DE	76,447	74,534	3,179	66,304	0.0%
2021	05.2. Commercial multiple peril (liability portion)	12572	Selective Ins Co Of Amer	Property and Casualty	NJ	166,138	170,525	57,038	109,769	0.1%
2021	05.2. Commercial multiple peril (liability portion)	19259	Selective Ins Co Of SC	Property and Casualty	IN	511,722	511,283	145,029	-155,929	0.2%
2021	05.2. Commercial multiple peril (liability portion)	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	319,422	346,562	116,993	-585,822	0.1%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION) BUSINESS
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	05.2. Commercial multiple peril (liability portion)	10936	Seneca Ins Co Inc	Property and Casualty	NY	682,938	534,666	38,459	-35,797	0.2%
2021	05.2. Commercial multiple peril (liability portion)	11000	Sentinel Ins Co Ltd	Property and Casualty	CT	2,686,832	2,827,040	747,347	1,877,491	0.8%
2021	05.2. Commercial multiple peril (liability portion)	24988	Sentry Ins Co	Property and Casualty	WI	12,385	12,028	40,825	-10,257	0.0%
2021	05.2. Commercial multiple peril (liability portion)	11126	Sompo Amer Ins Co	Property and Casualty	NY	304,178	289,107	0	-77,724	0.1%
2021	05.2. Commercial multiple peril (liability portion)	19178	Southern Guar Ins Co	Property and Casualty	WI	0	0	0	144	0.0%
2021	05.2. Commercial multiple peril (liability portion)	26867	Southern Ins Co Of VA	Property and Casualty	VA	1,288,235	1,174,699	281,129	345,292	0.4%
2021	05.2. Commercial multiple peril (liability portion)	26468	Southern Mut Church Ins Co	Property and Casualty	SC	1,629,605	1,559,679	274,123	53,013	0.5%
2021	05.2. Commercial multiple peril (liability portion)	22861	Southern Pilot Ins Co	Property and Casualty	WI	0	0	0	-30,724	0.0%
2021	05.2. Commercial multiple peril (liability portion)	15709	Southern States Ins Exch	Reciprocal	VA	512,870	543,857	206,048	690,201	0.2%
2021	05.2. Commercial multiple peril (liability portion)	24376	Spinnaker Ins Co	Property and Casualty	IL	0	1,492	0	-3,171	0.0%
2021	05.2. Commercial multiple peril (liability portion)	24767	St Paul Fire & Marine Ins Co	Property and Casualty	CT	89,967	62,399	0	85,423	0.0%
2021	05.2. Commercial multiple peril (liability portion)	24775	St Paul Guardian Ins Co	Property and Casualty	CT	35,785	39,629	0	10,763	0.0%
2021	05.2. Commercial multiple peril (liability portion)	24791	St Paul Mercury Ins Co	Property and Casualty	CT	15,543	8,111	0	1,715	0.0%
2021	05.2. Commercial multiple peril (liability portion)	19224	St Paul Protective Ins Co	Property and Casualty	CT	0	0	0	1,042	0.0%
2021	05.2. Commercial multiple peril (liability portion)	19070	Standard Fire Ins Co	Property and Casualty	CT	119,928	52,211	9,122	44,732	0.0%
2021	05.2. Commercial multiple peril (liability portion)	18023	Star Ins Co	Property and Casualty	MI	45,996	42,901	0	5,910	0.0%
2021	05.2. Commercial multiple peril (liability portion)	40045	Starnet Ins Co	Property and Casualty	IA	393,498	412,925	0	-23,012	0.1%
2021	05.2. Commercial multiple peril (liability portion)	38318	Starr Ind & Liab Co	Property and Casualty	TX	3,175	2,805	0	232,009	0.0%
2021	05.2. Commercial multiple peril (liability portion)	13604	Starr Surplus Lines Ins Co	Authorized Surplus Lines Writer	TX	0	0	0	44	0.0%
2021	05.2. Commercial multiple peril (liability portion)	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	1,571,424	1,621,696	268,291	143,278	0.5%
2021	05.2. Commercial multiple peril (liability portion)	25135	State Automobile Mut Ins Co	Property and Casualty	OH	799,711	717,074	313,037	566,476	0.2%
2021	05.2. Commercial multiple peril (liability portion)	25143	State Farm Fire & Cas Co	Property and Casualty	IL	8,965,326	9,105,999	2,471,855	2,913,178	2.8%
2021	05.2. Commercial multiple peril (liability portion)	12831	State Natl Ins Co Inc	Property and Casualty	TX	1,461	374,461	54,861	1,626,773	0.0%
2021	05.2. Commercial multiple peril (liability portion)	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	IL	80,746	74,259	81,933	-65,286	0.0%
2021	05.2. Commercial multiple peril (liability portion)	25180	Stillwater Ins Co	Property and Casualty	CA	2,846	2,460	2,022	2,022	0.0%
2021	05.2. Commercial multiple peril (liability portion)	10340	Stonington Ins Co	Property and Casualty	PA	0	0	0	-1,272	0.0%
2021	05.2. Commercial multiple peril (liability portion)	16551	Superior Specialty Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	-2,000	0.0%
2021	05.2. Commercial multiple peril (liability portion)	16848	Sutton Specialty Ins Co	Property and Casualty	OK	25,245	204	0	113	0.0%
2021	05.2. Commercial multiple peril (liability portion)	12866	T H E Ins Co	Property and Casualty	LA	0	0	0	-16,303	0.0%
2021	05.2. Commercial multiple peril (liability portion)	42376	Technology Ins Co Inc	Property and Casualty	DE	138,901	151,529	1,363	1,823,565	0.0%
2021	05.2. Commercial multiple peril (liability portion)	28665	The Cincinnati Cas Co	Property and Casualty	OH	1,718,754	1,570,255	666,571	453,124	0.5%
2021	05.2. Commercial multiple peril (liability portion)	23280	The Cincinnati Ind Co	Property and Casualty	OH	1,250,047	1,218,490	296,980	-15,268	0.4%
2021	05.2. Commercial multiple peril (liability portion)	10677	The Cincinnati Ins Co	Property and Casualty	OH	16,948,202	16,672,100	4,320,107	5,581,032	5.2%
2021	05.2. Commercial multiple peril (liability portion)	25534	TIG Ins Co	Property and Casualty	CA	0	0	4,803	-3,200	0.0%
2021	05.2. Commercial multiple peril (liability portion)	10945	Tokio Marine Amer Ins Co	Property and Casualty	NY	336,496	301,958	6,520	702,055	0.1%
2021	05.2. Commercial multiple peril (liability portion)	23850	Tokio Marine Specialty Ins Co	Authorized Surplus Lines Writer	DE	678,006	626,881	167,500	1,341,915	0.2%
2021	05.2. Commercial multiple peril (liability portion)	41238	Trans Pacific Ins Co	Property and Casualty	NY	85,672	85,519	0	11,551	0.0%
2021	05.2. Commercial multiple peril (liability portion)	20494	Transportation Ins Co	Property and Casualty	IL	431,538	431,216	15,133	142,703	0.1%
2021	05.2. Commercial multiple peril (liability portion)	19038	Travelers Cas & Surety Co	Property and Casualty	CT	0	0	0	265	0.0%
2021	05.2. Commercial multiple peril (liability portion)	31194	Travelers Cas & Surety Co Of Amer	Property and Casualty	CT	0	0	0	-96	0.0%
2021	05.2. Commercial multiple peril (liability portion)	36170	Travelers Cas Co Of CT	Property and Casualty	CT	0	0	0	-103	0.0%
2021	05.2. Commercial multiple peril (liability portion)	19046	Travelers Cas Ins Co Of Amer	Property and Casualty	CT	3,727,311	3,992,152	1,033,662	2,007,884	1.1%
2021	05.2. Commercial multiple peril (liability portion)	25658	Travelers Ind Co	Property and Casualty	CT	2,765,072	2,596,563	318,025	226,349	0.9%
2021	05.2. Commercial multiple peril (liability portion)	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	2,980,527	2,911,377	426,581	1,488,368	0.9%
2021	05.2. Commercial multiple peril (liability portion)	25682	Travelers Ind Co Of CT	Property and Casualty	CT	3,026,654	2,893,244	160,649	1,172,337	0.9%
2021	05.2. Commercial multiple peril (liability portion)	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	2,541,236	2,787,277	486,693	28,570	0.8%
2021	05.2. Commercial multiple peril (liability portion)	31003	Tri State Ins Co Of MN	Property and Casualty	IA	1,601,387	1,622,209	583,782	561,532	0.5%
2021	05.2. Commercial multiple peril (liability portion)	16188	Trisura Specialty Ins Co	Property and Casualty	OK	108,882	90,075	0	0	0.0%
2021	05.2. Commercial multiple peril (liability portion)	21709	Truck Ins Exch	Reciprocal	CA	-7	108	0	-3,579	0.0%
2021	05.2. Commercial multiple peril (liability portion)	27120	Trumbull Ins Co	Property and Casualty	CT	546,855	728,179	689,000	-276,629	0.2%
2021	05.2. Commercial multiple peril (liability portion)	37982	Tudor Ins Co	Authorized Surplus Lines Writer	NH	18	13,266	0	-64,572	0.0%

NORTH CAROLINA DEPARTMENT OF INSURANCE
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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	05.2. Commercial multiple peril (liability portion)	29459	Twin City Fire Ins Co Co	Property and Casualty	IN	2,476,370	2,501,511	1,426,044	2,403,051	0.8%
2021	05.2. Commercial multiple peril (liability portion)	25844	Union Ins Co	Property and Casualty	IA	1,033,425	1,301,545	595,530	74,670	0.3%
2021	05.2. Commercial multiple peril (liability portion)	21423	Union Ins Co Of Providence	Property and Casualty	IA	41,270	40,957	34,607	498,912	0.0%
2021	05.2. Commercial multiple peril (liability portion)	13064	United Natl Ins Co	Property and Casualty	PA	0	0	0	-1,821	0.0%
2021	05.2. Commercial multiple peril (liability portion)	12537	United Specialty Ins Co	Authorized Surplus Lines Writer	DE	-399	4,601	0	-1,182	0.0%
2021	05.2. Commercial multiple peril (liability portion)	25887	United States Fidelity & Guar Co	Property and Casualty	CT	0	0	0	26,609	0.0%
2021	05.2. Commercial multiple peril (liability portion)	21113	United States Fire Ins Co	Property and Casualty	DE	1,214,913	1,258,810	305,686	-149,309	0.4%
2021	05.2. Commercial multiple peril (liability portion)	32972	Universal Ins Co	Property and Casualty	NC	0	0	0	-3,973	0.0%
2021	05.2. Commercial multiple peril (liability portion)	29599	US Specialty Ins Co	Property and Casualty	TX	945,044	818,172	21,712	679,824	0.3%
2021	05.2. Commercial multiple peril (liability portion)	25976	Utica Mut Ins Co	Property and Casualty	NY	1,195,282	1,077,511	267,014	-254,669	0.4%
2021	05.2. Commercial multiple peril (liability portion)	10687	Utica Natl Assur Co	Property and Casualty	NY	851,626	643,420	63,560	349,098	0.3%
2021	05.2. Commercial multiple peril (liability portion)	20508	Valley Forge Ins Co	Property and Casualty	PA	758,803	797,445	397,847	404,541	0.2%
2021	05.2. Commercial multiple peril (liability portion)	21172	Vanliner Ins Co	Property and Casualty	OH	453	469	0	-1,588	0.0%
2021	05.2. Commercial multiple peril (liability portion)	44768	Vantapro Specialty Ins Co	Property and Casualty	AR	521,977	504,561	0	85,343	0.2%
2021	05.2. Commercial multiple peril (liability portion)	20397	Vigilant Ins Co	Property and Casualty	NY	161,360	173,090	0	35,324	0.0%
2021	05.2. Commercial multiple peril (liability portion)	40428	Voyager Ind Ins Co	Authorized Surplus Lines Writer	GA	0	0	0	-1,120	0.0%
2021	05.2. Commercial multiple peril (liability portion)	26069	Wausau Business Ins Co	Property and Casualty	WI	0	0	0	-5,893	0.0%
2021	05.2. Commercial multiple peril (liability portion)	26042	Wausau Underwriters Ins Co	Property and Casualty	WI	0	0	0	-12,250	0.0%
2021	05.2. Commercial multiple peril (liability portion)	25011	Wesco Ins Co	Property and Casualty	DE	614,472	594,659	29,627	636,429	0.2%
2021	05.2. Commercial multiple peril (liability portion)	44393	West Amer Ins Co	Property and Casualty	IN	542,131	532,706	28,500	12,177	0.2%
2021	05.2. Commercial multiple peril (liability portion)	15350	West Bend Mut Ins Co	Property and Casualty	WI	252,776	202,977	9,124	27,111	0.1%
2021	05.2. Commercial multiple peril (liability portion)	10030	Westchester Fire Ins Co	Property and Casualty	PA	0	0	0	199	0.0%
2021	05.2. Commercial multiple peril (liability portion)	10172	Westchester Surplus Lines Ins Co	Authorized Surplus Lines Writer	GA	0	0	0	-249	0.0%
2021	05.2. Commercial multiple peril (liability portion)	13196	Western World Ins Co	Authorized Surplus Lines Writer	NH	154,884	221,750	9,533	-4,566	0.0%
2021	05.2. Commercial multiple peril (liability portion)	16447	Westfield Champion Ins Co	Property and Casualty	OH	18,275	3,187	0	15,904	0.0%
2021	05.2. Commercial multiple peril (liability portion)	24112	Westfield Ins Co	Property and Casualty	OH	2,528,424	2,662,440	491,935	746,914	0.8%
2021	05.2. Commercial multiple peril (liability portion)	24120	Westfield Natl Ins Co	Property and Casualty	OH	991,633	943,792	289,930	618,339	0.3%
2021	05.2. Commercial multiple peril (liability portion)	16450	Westfield Premier Ins Co	Property and Casualty	OH	3,781	1,004	0	5,535	0.0%
2021	05.2. Commercial multiple peril (liability portion)	16449	Westfield Superior Ins Co	Property and Casualty	OH	30,967	7,698	0	14,165	0.0%
2021	05.2. Commercial multiple peril (liability portion)	16448	Westfield Touchstone Ins Co	Property and Casualty	OH	19,501	6,973	0	23,337	0.0%
2021	05.2. Commercial multiple peril (liability portion)	16098	Westminster Amer Ins Co	Property and Casualty	MD	505,093	382,329	21,000	32,608	0.2%
2021	05.2. Commercial multiple peril (liability portion)	24554	XL Ins Amer Inc	Property and Casualty	DE	173	1,933	0	652	0.0%
2021	05.2. Commercial multiple peril (liability portion)	37885	XL Specialty Ins Co	Property and Casualty	DE	10,298	6,801	0	2,429	0.0%
2021	05.2. Commercial multiple peril (liability portion)	16535	Zurich Amer Ins Co	Property and Casualty	NY	394,608	392,180	8,105	419,882	0.1%
2021	05.2. Commercial multiple peril (liability portion)	27855	Zurich Amer Ins Co Of IL	Property and Casualty	IL	51,307	56,229	64,339	-21,834	0.0%
2021	05.2. Commercial multiple peril (liability portion)		TOTAL			325,177,237	315,638,139	89,809,963	145,579,649	100.0%