

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - EARTHQUAKE 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	21482	Factory Mut Ins Co	Property and Casualty	RI	2,459,350	2,187,756	0	0	13.7%	13.7%
2	25658	Travelers Ind Co	Property and Casualty	CT	1,098,912	989,169	0	-504	6.1%	19.8%
3	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	1,031,966	663,404	0	872	5.8%	25.6%
4	25143	State Farm Fire & Cas Co	Property and Casualty	IL	932,359	872,844	0	0	5.2%	30.8%
5	24554	XL Ins Amer Inc	Property and Casualty	DE	926,669	1,006,158	0	-161,866	5.2%	35.9%
6	35300	Allianz Global Risks US Ins Co	Property and Casualty	IL	753,174	706,553	4,961	37,149	4.2%	40.1%
7	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	743,046	621,994	0	-119,428	4.1%	44.3%
8	25941	United Serv Automobile Assn	Reciprocal	TX	670,917	627,231	0	-6,957	3.7%	48.0%
9	10172	Westchester Surplus Lines Ins Co	Authorized Surplus Lines Writer	GA	491,743	398,735	0	0	2.7%	50.8%
10	13604	Starr Surplus Lines Ins Co	Authorized Surplus Lines Writer	TX	436,482	251,709	0	87,151	2.4%	53.2%
11	32700	Owners Ins Co	Property and Casualty	OH	393,758	372,901	0	0	2.2%	55.4%
12	35378	Evanston Ins Co	Authorized Surplus Lines Writer	IL	350,335	384,408	0	-187,503	2.0%	57.3%
13	16691	Great Amer Ins Co	Property and Casualty	OH	348,327	348,384	7,161	-144,685	1.9%	59.3%
14	25968	USAA Cas Ins Co	Property and Casualty	TX	327,327	289,786	0	-12,338	1.8%	61.1%
15	39845	Westport Ins Corp	Property and Casualty	MO	311,798	365,183	-2	10,353	1.7%	62.9%
16	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	305,579	299,873	0	-1,737	1.7%	64.6%
17	26620	AXIS Surplus Ins Co	Authorized Surplus Lines Writer	IL	293,743	256,694	0	-74,965	1.6%	66.2%
18	26883	AIG Specialty Ins Co	Authorized Surplus Lines Writer	IL	276,207	208,982	0	-14,279	1.5%	67.7%
19	10677	The Cincinnati Ins Co	Property and Casualty	OH	243,505	229,488	0	-10,012	1.4%	69.1%
20	18988	Auto Owners Ins Co	Property and Casualty	MI	216,373	219,642	0	0	1.2%	70.3%
21	21458	Employers Ins Co of Wausau	Property and Casualty	WI	213,483	209,095	0	0	1.2%	71.5%
22	22667	Ace Amer Ins Co	Property and Casualty	PA	205,944	131,834	0	0	1.1%	72.6%
23	19976	Amica Mut Ins Co	Property and Casualty	RI	204,573	197,835	0	0	1.1%	73.8%
24	21199	Arch Specialty Ins Co	Authorized Surplus Lines Writer	MO	199,210	187,156	0	0	1.1%	74.9%
25	16535	Zurich Amer Ins Co	Property and Casualty	NY	195,045	191,895	0	1,086	1.1%	76.0%
		ALL OTHERS			4,311,094	6,534,093	6,776	2,589,755	24.0%	100.0%
		TOTAL			17,940,919	18,752,802	18,896	1,992,092	100.0%	

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - EARTHQUAKE 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	12. Earthquake	22667	Ace Amer Ins Co	Property and Casualty	PA	205,944	131,834	0	0	1.1%
2021	12. Earthquake	20702	Ace Fire Underwriters Ins Co	Property and Casualty	PA	43	98	0	0	0.0%
2021	12. Earthquake	20699	Ace Prop & Cas Ins Co	Property and Casualty	PA	396	500	0	0	0.0%
2021	12. Earthquake	10014	Affiliated Fm Ins Co	Property and Casualty	RI	266	1,682	0	0	0.0%
2021	12. Earthquake	19402	AIG Prop Cas Co	Property and Casualty	IL	107,718	104,754	0	-2,059	0.6%
2021	12. Earthquake	26883	AIG Specialty Ins Co	Authorized Surplus Lines Writer	IL	276,207	208,982	0	-14,279	1.5%
2021	12. Earthquake	35300	Allianz Global Risks US Ins Co	Property and Casualty	IL	753,174	706,553	4,961	37,149	4.2%
2021	12. Earthquake	10127	Allied Ins Co of Amer	Property and Casualty	OH	5,609	3,239	0	0	0.0%
2021	12. Earthquake	42579	Allied Prop & Cas Ins Co	Property and Casualty	IA	3,267	2,176	0	0	0.0%
2021	12. Earthquake	19489	Allied World Assur Co US Inc	Authorized Surplus Lines Writer	DE	53,243	60,981	0	6,491	0.3%
2021	12. Earthquake	22730	Allied World Ins Co	Property and Casualty	NH	0	0	0	-21	0.0%
2021	12. Earthquake	10690	Allied World Natl Assur Co	Property and Casualty	NH	0	0	0	74	0.0%
2021	12. Earthquake	16624	Allied World Specialty Ins Co	Property and Casualty	DE	0	0	0	-57	0.0%
2021	12. Earthquake	41840	Allmerica Fin Benefit Ins Co	Property and Casualty	MI	1,274	392	0	16	0.0%
2021	12. Earthquake	19232	Allstate Ins Co	Property and Casualty	IL	18	16	0	0	0.0%
2021	12. Earthquake	19100	Amco Ins Co	Property and Casualty	IA	63,634	58,084	0	10	0.4%
2021	12. Earthquake	19720	American Alt Ins Corp	Property and Casualty	DE	27	25	0	4	0.0%
2021	12. Earthquake	20427	American Cas Co Of Reading PA	Property and Casualty	PA	594	472	0	173	0.0%
2021	12. Earthquake	24066	American Fire & Cas Co	Property and Casualty	NH	68	64	0	0	0.0%
2021	12. Earthquake	26247	American Guar & Liab Ins	Property and Casualty	NY	133,251	121,232	0	413	0.7%
2021	12. Earthquake	28401	American Natl Prop & Cas Co	Property and Casualty	MO	20,283	17,023	0	0	0.1%
2021	12. Earthquake	19992	American Select Ins Co	Property and Casualty	OH	670	654	0	0	0.0%
2021	12. Earthquake	40142	American Zurich Ins Co	Property and Casualty	IL	2,436	2,041	0	0	0.0%
2021	12. Earthquake	42390	Amguard Ins Co	Property and Casualty	PA	11,154	10,857	0	0	0.1%
2021	12. Earthquake	19976	Amica Mut Ins Co	Property and Casualty	RI	204,573	197,835	0	0	1.1%
2021	12. Earthquake	11150	Arch Ins Co	Property and Casualty	MO	18,657	15,215	0	0	0.1%
2021	12. Earthquake	21199	Arch Specialty Ins Co	Authorized Surplus Lines Writer	MO	199,210	187,156	0	0	1.1%
2021	12. Earthquake	43460	Aspen Amer Ins Co	Property and Casualty	TX	701	681	0	132	0.0%
2021	12. Earthquake	16427	Ategrity Specialty Ins Co	Property and Casualty	DE	25,347	36,910	0	-8,135	0.1%
2021	12. Earthquake	27154	Atlantic Specialty Ins Co	Property and Casualty	NY	257	263	0	0	0.0%
2021	12. Earthquake	18988	Auto Owners Ins Co	Property and Casualty	MI	216,373	219,642	0	0	1.2%
2021	12. Earthquake	19062	Automobile Ins Co Of Hartford CT	Property and Casualty	CT	32,894	33,397	0	-10	0.2%
2021	12. Earthquake	37273	Axis Ins Co	Property and Casualty	IL	0	0	0	-10,354	0.0%
2021	12. Earthquake	20370	AXIS Reins Co	Property and Casualty	NY	0	0	0	-234	0.0%
2021	12. Earthquake	15610	AXIS Specialty Ins Co	Property and Casualty	CT	0	0	0	101	0.0%
2021	12. Earthquake	26620	AXIS Surplus Ins Co	Authorized Surplus Lines Writer	IL	293,743	256,694	0	-74,965	1.6%
2021	12. Earthquake	18279	Bankers Standard Ins Co	Property and Casualty	PA	105,522	100,160	0	0	0.6%
2021	12. Earthquake	10391	Berkshire Hathaway Direct Ins Co	Property and Casualty	NE	1,119	429	0	108	0.0%
2021	12. Earthquake	26611	Blackboard Ins Co	Property and Casualty	DE	45	404	0	-1,023	0.0%
2021	12. Earthquake	12489	Bridgeway Ins Co	Authorized Surplus Lines Writer	DE	23,591	5,870	0	2,895	0.1%
2021	12. Earthquake	12961	Canopus US Ins	Authorized Surplus Lines Writer	DE	-19	-1	0	0	0.0%

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2021	12. Earthquake	20230	Central Mut Ins Co	Property and Casualty	OH	61,569	62,912	0	0	0.3%
2021	12. Earthquake	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	9,063	9,149	0	529	0.1%
2021	12. Earthquake	31534	Citizens Ins Co Of Amer	Property and Casualty	MI	13,780	14,637	0	391	0.1%
2021	12. Earthquake	39993	Colony Ins Co	Authorized Surplus Lines Writer	VA	17,143	34,915	0	-5	0.1%
2021	12. Earthquake	36927	Colony Specialty Ins Co	Property and Casualty	OH	0	17	0	0	0.0%
2021	12. Earthquake	31127	Columbia Cas Co	Authorized Surplus Lines Writer	IL	18,841	13,763	0	11,967	0.1%
2021	12. Earthquake	20443	Continental Cas Co	Property and Casualty	IL	75,902	109,159	0	38,001	0.4%
2021	12. Earthquake	35289	Continental Ins Co	Property and Casualty	PA	6,829	5,926	0	1,533	0.0%
2021	12. Earthquake	44520	Crum & Forster Specialty Ins Co	Authorized Surplus Lines Writer	DE	92,594	77,177	0	5,970	0.5%
2021	12. Earthquake	42587	Depositors Ins Co	Property and Casualty	IA	10,207	12,784	0	0	0.1%
2021	12. Earthquake	40649	Economy Premier Assur Co	Property and Casualty	IL	7,357	7,207	0	42	0.0%
2021	12. Earthquake	25186	Emc Prop & Cas Ins Co	Property and Casualty	IA	2,080	2,079	0	25	0.0%
2021	12. Earthquake	21407	Emcasco Ins Co	Property and Casualty	IA	19,930	24,416	0	448	0.1%
2021	12. Earthquake	21458	Employers Ins Co of Wausau	Property and Casualty	WI	213,483	209,095	0	0	1.2%
2021	12. Earthquake	21415	Employers Mut Cas Co	Property and Casualty	IA	10,068	7,201	0	168	0.1%
2021	12. Earthquake	41718	Endurance Amer Specialty Ins Co	Authorized Surplus Lines Writer	DE	-113,045	1,739,417	0	-24,841	-0.6%
2021	12. Earthquake	43630	Endurance Risk Solutions Assur Co	Property and Casualty	DE	0	0	0	-52	0.0%
2021	12. Earthquake	35378	Evanston Ins Co	Authorized Surplus Lines Writer	IL	350,335	384,408	0	-187,503	2.0%
2021	12. Earthquake	21482	Factory Mut Ins Co	Property and Casualty	RI	2,459,350	2,187,756	0	0	13.7%
2021	12. Earthquake	25321	Farmers Direct Prop & Cas Ins Co	Property and Casualty	RI	1,857	1,832	0	9	0.0%
2021	12. Earthquake	21652	Farmers Ins Exch	Reciprocal	CA	0	0	0	-1	0.0%
2021	12. Earthquake	26298	Farmers Prop & Cas Ins Co	Property and Casualty	RI	35,881	36,437	0	113	0.2%
2021	12. Earthquake	10178	FCCI Ins Co	Property and Casualty	FL	-2,975	-2,975	0	-132	0.0%
2021	12. Earthquake	20281	Federal Ins Co	Property and Casualty	IN	80,625	80,499	0	0	0.4%
2021	12. Earthquake	13935	Federated Mut Ins Co	Property and Casualty	MN	31,547	27,821	0	0	0.2%
2021	12. Earthquake	16024	Federated Reserve Ins Co	Property and Casualty	MN	923	622	0	0	0.0%
2021	12. Earthquake	28304	Federated Serv Ins Co	Property and Casualty	MN	8,990	8,022	0	0	0.1%
2021	12. Earthquake	39306	Fidelity & Deposit Co Of MD	Property and Casualty	IL	10,759	11,457	0	0	0.1%
2021	12. Earthquake	35386	Fidelity & Guar Ins Co	Property and Casualty	IA	201	201	0	28	0.0%
2021	12. Earthquake	21873	Firemans Fund Ins Co	Property and Casualty	IL	118,020	109,153	0	626	0.7%
2021	12. Earthquake	21784	Firemens Ins Co Of Washington DC	Property and Casualty	DE	3	3	0	-1	0.0%
2021	12. Earthquake	34916	First Specialty Ins Corp	Authorized Surplus Lines Writer	MO	102,028	97,577	0	915	0.6%
2021	12. Earthquake	13978	Florists Mut Ins Co	Property and Casualty	IL	3,913	3,884	0	225	0.0%
2021	12. Earthquake	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	0	0	0	-1	0.0%
2021	12. Earthquake	41513	Foremost Signature Ins Co	Property and Casualty	MI	0	0	0	-1	0.0%
2021	12. Earthquake	21253	Garrison Prop & Cas Ins Co	Property and Casualty	TX	82,859	71,617	0	-225	0.5%
2021	12. Earthquake	24414	General Cas Co Of WI	Property and Casualty	WI	375	2,179	0	855	0.0%
2021	12. Earthquake	37362	General Star Ind Co	Authorized Surplus Lines Writer	DE	21,640	20,150	0	0	0.1%
2021	12. Earthquake	23809	Granite State Ins Co	Property and Casualty	IL	6,650	4,917	0	4,437	0.0%
2021	12. Earthquake	26832	Great Amer Alliance Ins Co	Property and Casualty	OH	0	8	0	-363	0.0%
2021	12. Earthquake	26344	Great Amer Assur Co	Property and Casualty	OH	276	267	0	-677	0.0%

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2021	12. Earthquake	16691	Great Amer Ins Co	Property and Casualty	OH	348,327	348,384	7,161	-144,685	1.9%
2021	12. Earthquake	22136	Great Amer Ins Co of NY	Property and Casualty	NY	945	1,022	0	-3,100	0.0%
2021	12. Earthquake	14167	GuideOne Natl Ins Co	Authorized Surplus Lines Writer	IA	2,345	712	0	0	0.0%
2021	12. Earthquake	26808	Hallmark Specialty Ins Co	Authorized Surplus Lines Writer	OK	62,185	67,644	0	-33,394	0.3%
2021	12. Earthquake	36064	Hanover Amer Ins Co	Property and Casualty	NH	51,046	52,168	0	1,003	0.3%
2021	12. Earthquake	22292	Hanover Ins Co	Property and Casualty	NH	12,161	12,445	0	215	0.1%
2021	12. Earthquake	26433	Harco Natl Ins Co	Property and Casualty	IL	1,419	1,137	0	10	0.0%
2021	12. Earthquake	23582	Harleysville Ins Co	Property and Casualty	OH	189	1,102	0	0	0.0%
2021	12. Earthquake	35696	Harleysville Preferred Ins Co	Property and Casualty	OH	196	24	0	-27	0.0%
2021	12. Earthquake	26182	Harleysville Worcester Ins Co	Property and Casualty	OH	2,566	1,259	0	0	0.0%
2021	12. Earthquake	22357	Hartford Accident & Ind Co	Property and Casualty	CT	1,746	1,951	0	0	0.0%
2021	12. Earthquake	29424	Hartford Cas Ins Co	Property and Casualty	IN	2,568	2,505	0	78	0.0%
2021	12. Earthquake	19682	Hartford Fire Ins Co	Property and Casualty	CT	0	0	0	8	0.0%
2021	12. Earthquake	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	13,970	13,595	0	8	0.1%
2021	12. Earthquake	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	7,186	7,581	0	0	0.0%
2021	12. Earthquake	34452	Homeland Ins Co of NY	Authorized Surplus Lines Writer	NY	1,313	1,385	0	0	0.0%
2021	12. Earthquake	22578	Horace Mann Ins Co	Property and Casualty	IL	1,642	1,613	0	0	0.0%
2021	12. Earthquake	22756	Horace Mann Prop & Cas Ins Co	Property and Casualty	IL	5,206	4,902	0	0	0.0%
2021	12. Earthquake	42374	Houston Cas Co	Authorized Surplus Lines Writer	TX	173,703	172,952	6,776	25,824	1.0%
2021	12. Earthquake	27960	Illinois Union Ins Co	Authorized Surplus Lines Writer	IL	1,769	26,003	0	0	0.0%
2021	12. Earthquake	36940	Indian Harbor Ins Co	Authorized Surplus Lines Writer	DE	31,728	181,907	0	-26,440	0.2%
2021	12. Earthquake	27847	Insurance Co Of The West	Property and Casualty	CA	33,037	21,049	0	0	0.2%
2021	12. Earthquake	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	129,665	137,413	0	1,516	0.7%
2021	12. Earthquake	25445	Ironshore Specialty Ins Co	Authorized Surplus Lines Writer	AZ	1,651	18,126	0	2,879,996	0.0%
2021	12. Earthquake	12203	James River Ins Co	Authorized Surplus Lines Writer	OH	10,863	2,531	0	588	0.1%
2021	12. Earthquake	38920	Kinsale Ins Co	Authorized Surplus Lines Writer	AR	63,682	67,601	0	-446	0.4%
2021	12. Earthquake	33138	Landmark Amer Ins Co	Authorized Surplus Lines Writer	NH	156,908	150,830	0	0	0.9%
2021	12. Earthquake	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	743,046	621,994	0	-119,428	4.1%
2021	12. Earthquake	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	1,031,966	663,404	0	872	5.8%
2021	12. Earthquake	23043	Liberty Mut Ins Co	Property and Casualty	MA	0	0	0	3	0.0%
2021	12. Earthquake	10725	Liberty Surplus Ins Corp	Authorized Surplus Lines Writer	NH	0	172	0	-4	0.0%
2021	12. Earthquake	14400	Lititz Mut Ins Co	Property and Casualty	PA	11,313	10,977	0	0	0.1%
2021	12. Earthquake	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	32,100	32,205	0	682	0.2%
2021	12. Earthquake	26743	Maxum Ind Co	Authorized Surplus Lines Writer	CT	0	2,014	0	-181	0.0%
2021	12. Earthquake	21687	Mid Century Ins Co	Property and Casualty	CA	0	0	0	-1	0.0%
2021	12. Earthquake	23434	Middlesex Ins Co	Property and Casualty	WI	21,579	13,187	0	-233	0.1%
2021	12. Earthquake	41653	Milbank Ins Co	Property and Casualty	IA	21,967	15,387	0	6	0.1%
2021	12. Earthquake	37974	MT Hawley Ins Co	Authorized Surplus Lines Writer	IL	36,379	33,823	0	-81	0.2%
2021	12. Earthquake	20079	National Fire & Marine Ins Co	Authorized Surplus Lines Writer	NE	-76,367	258,764	0	-101,818	-0.4%
2021	12. Earthquake	20478	National Fire Ins Co Of Hartford	Property and Casualty	IL	20	19	0	7	0.0%
2021	12. Earthquake	20141	National Trust Ins Co	Property and Casualty	IN	37	22	0	0	0.0%

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2021	12. Earthquake	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	305,579	299,873	0	-1,737	1.7%
2021	12. Earthquake	28223	Nationwide Agribusiness Ins Co	Property and Casualty	IA	3,233	1,235	0	0	0.0%
2021	12. Earthquake	23760	Nationwide Gen Ins Co	Property and Casualty	OH	142,962	148,147	0	-888	0.8%
2021	12. Earthquake	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	81,141	150,566	0	-2,546	0.5%
2021	12. Earthquake	23787	Nationwide Mut Ins Co	Property and Casualty	OH	174,189	183,860	0	-1,377	1.0%
2021	12. Earthquake	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	OH	104,677	38,071	0	1,495	0.6%
2021	12. Earthquake	24171	Netherlands Ins Co The	Property and Casualty	NH	0	4,463	0	0	0.0%
2021	12. Earthquake	23841	New Hampshire Ins Co	Property and Casualty	IL	1,064	841	0	452	0.0%
2021	12. Earthquake	16608	New York Marine & Gen Ins Co	Property and Casualty	NY	0	0	0	-11	0.0%
2021	12. Earthquake	29700	North Amer Elite Ins Co	Property and Casualty	NH	106,765	60,838	0	0	0.6%
2021	12. Earthquake	23248	Occidental Fire & Cas Co Of NC	Property and Casualty	NC	5,765	4,622	0	1,042	0.0%
2021	12. Earthquake	24104	Ohio Farmers Ins Co	Property and Casualty	OH	160	54	0	0	0.0%
2021	12. Earthquake	24082	Ohio Security Ins Co	Property and Casualty	NH	1,368	1,344	0	0	0.0%
2021	12. Earthquake	17558	Old Guard Ins Co	Property and Casualty	OH	409	68	0	0	0.0%
2021	12. Earthquake	32700	Owners Ins Co	Property and Casualty	OH	393,758	372,901	0	0	2.2%
2021	12. Earthquake	22748	Pacific Employers Ins Co	Property and Casualty	PA	102	8	0	0	0.0%
2021	12. Earthquake	16754	Palomar Excess & Surplus Ins Co	Property and Casualty	AZ	1,524	1,394	0	0	0.0%
2021	12. Earthquake	20338	Palomar Specialty Ins Co	Property and Casualty	OR	-316	13,783	0	0	0.0%
2021	12. Earthquake	10673	Penn Star Ins Co	Authorized Surplus Lines Writer	PA	0	34	0	-152	0.0%
2021	12. Earthquake	14974	Pennsylvania Lumbermens Mut Ins	Property and Casualty	PA	14,194	14,881	0	0	0.1%
2021	12. Earthquake	13714	Pharmacists Mut Ins Co	Property and Casualty	IA	973	678	0	0	0.0%
2021	12. Earthquake	25623	Phoenix Ins Co	Property and Casualty	CT	38,508	40,417	0	10	0.2%
2021	12. Earthquake	10786	Princeton Excess & Surplus Lines Ins	Authorized Surplus Lines Writer	DE	114,333	96,484	0	19,611	0.6%
2021	12. Earthquake	39217	QBE Ins Corp	Property and Casualty	PA	0	0	0	7,240	0.0%
2021	12. Earthquake	11515	QBE Specialty Ins Co	Authorized Surplus Lines Writer	ND	152,741	136,497	0	-25,135	0.9%
2021	12. Earthquake	24449	Regent Ins Co	Property and Casualty	WI	0	16	0	-34	0.0%
2021	12. Earthquake	12475	Republic Franklin Ins Co	Property and Casualty	OH	2,371	2,664	0	0	0.0%
2021	12. Earthquake	22314	RSUI Ind Co	Property and Casualty	NH	39,522	40,616	0	0	0.2%
2021	12. Earthquake	36560	SafePort Ins Co	Property and Casualty	FL	4,212	3,024	0	-7	0.0%
2021	12. Earthquake	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	1,342	1,198	0	94	0.0%
2021	12. Earthquake	24988	Sentry Ins Co	Property and Casualty	WI	1,469	1,042	0	98	0.0%
2021	12. Earthquake	21180	Sentry Select Ins Co	Property and Casualty	WI	2,064	2,015	0	41	0.0%
2021	12. Earthquake	11126	Sompo Amer Ins Co	Property and Casualty	NY	903	1,061	0	-293	0.0%
2021	12. Earthquake	26867	Southern Ins Co Of VA	Property and Casualty	VA	2,422	419	0	0	0.0%
2021	12. Earthquake	19070	Standard Fire Ins Co	Property and Casualty	CT	63,000	67,238	0	72	0.4%
2021	12. Earthquake	13604	Starr Surplus Lines Ins Co	Authorized Surplus Lines Writer	TX	436,482	251,709	0	87,151	2.4%
2021	12. Earthquake	44776	StarStone Specialty Ins Co	Authorized Surplus Lines Writer	DE	40,877	12,537	0	-7,257	0.2%
2021	12. Earthquake	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	184,904	189,882	0	7,481	1.0%
2021	12. Earthquake	25135	State Automobile Mut Ins Co	Property and Casualty	OH	15,276	14,764	0	340	0.1%
2021	12. Earthquake	25143	State Farm Fire & Cas Co	Property and Casualty	IL	932,359	872,844	0	0	5.2%
2021	12. Earthquake	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	IL	64,720	50,290	0	1,032	0.4%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - EARTHQUAKE 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	12. Earthquake	16578	Stillwater Prop & Cas Ins Co	Property and Casualty	NY	6,334	5,607	0	0	0.0%
2021	12. Earthquake	22683	Teachers Ins Co	Property and Casualty	IL	3,724	3,673	0	0	0.0%
2021	12. Earthquake	28665	The Cincinnati Cas Co	Property and Casualty	OH	2,059	1,958	0	0	0.0%
2021	12. Earthquake	23280	The Cincinnati Ind Co	Property and Casualty	OH	1,724	1,711	0	0	0.0%
2021	12. Earthquake	10677	The Cincinnati Ins Co	Property and Casualty	OH	243,505	229,488	0	-10,012	1.4%
2021	12. Earthquake	20494	Transportation Ins Co	Property and Casualty	IL	651	256	0	93	0.0%
2021	12. Earthquake	19038	Travelers Cas & Surety Co	Property and Casualty	CT	914	954	0	0	0.0%
2021	12. Earthquake	29696	Travelers Excess & Surplus Lines Co	Authorized Surplus Lines Writer	CT	129,867	134,867	0	-24	0.7%
2021	12. Earthquake	25658	Travelers Ind Co	Property and Casualty	CT	1,098,912	989,169	0	-504	6.1%
2021	12. Earthquake	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	2,718	2,949	0	129	0.0%
2021	12. Earthquake	36145	Travelers Personal Security Ins Co	Property and Casualty	CT	4,219	4,478	0	162	0.0%
2021	12. Earthquake	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	178,828	177,544	0	-174	1.0%
2021	12. Earthquake	29459	Twin City Fire Ins Co Co	Property and Casualty	IN	381	366	0	7	0.0%
2021	12. Earthquake	21423	Union Ins Co Of Providence	Property and Casualty	IA	16,681	12,876	0	219	0.1%
2021	12. Earthquake	10969	United Prop & Cas Ins Co	Property and Casualty	FL	11,639	16,726	0	0	0.1%
2021	12. Earthquake	25941	United Serv Automobile Assn	Reciprocal	TX	670,917	627,231	0	-6,957	3.7%
2021	12. Earthquake	21113	United States Fire Ins Co	Property and Casualty	DE	0	0	0	-259	0.0%
2021	12. Earthquake	16063	Unitrin Auto & Home Ins Co	Property and Casualty	NY	12,043	12,394	0	373	0.1%
2021	12. Earthquake	40703	Unitrin Safeguard Ins Co	Property and Casualty	WI	11,619	12,679	0	390	0.1%
2021	12. Earthquake	25968	USAA Cas Ins Co	Property and Casualty	TX	327,327	289,786	0	-12,338	1.8%
2021	12. Earthquake	18600	USAA Gen Ind Co	Property and Casualty	TX	126,353	115,338	0	-277	0.7%
2021	12. Earthquake	25976	Utica Mut Ins Co	Property and Casualty	NY	37	9	0	0	0.0%
2021	12. Earthquake	10815	Verlan Fire Ins Co MD	Property and Casualty	NH	100,347	94,917	0	0	0.6%
2021	12. Earthquake	20397	Vigilant Ins Co	Property and Casualty	NY	72,413	73,382	0	0	0.4%
2021	12. Earthquake	40428	Voyager Ind Ins Co	Authorized Surplus Lines Writer	GA	0	0	0	-2	0.0%
2021	12. Earthquake	25011	Wesco Ins Co	Property and Casualty	DE	200	61	0	0	0.0%
2021	12. Earthquake	15350	West Bend Mut Ins Co	Property and Casualty	WI	12,209	8,981	0	0	0.1%
2021	12. Earthquake	10030	Westchester Fire Ins Co	Property and Casualty	PA	38,292	32,406	0	0	0.2%
2021	12. Earthquake	10172	Westchester Surplus Lines Ins Co	Authorized Surplus Lines Writer	GA	491,743	398,735	0	0	2.7%
2021	12. Earthquake	13196	Western World Ins Co	Authorized Surplus Lines Writer	NH	-86	2,845	0	0	0.0%
2021	12. Earthquake	24112	Westfield Ins Co	Property and Casualty	OH	23,925	25,807	0	0	0.1%
2021	12. Earthquake	24120	Westfield Natl Ins Co	Property and Casualty	OH	18,253	15,863	0	0	0.1%
2021	12. Earthquake	16992	Westfield Specialty Ins Co	Property and Casualty	OH	0	0	0	3	0.0%
2021	12. Earthquake	16449	Westfield Superior Ins Co	Property and Casualty	OH	59	11	0	0	0.0%
2021	12. Earthquake	16448	Westfield Touchstone Ins Co	Property and Casualty	OH	3,961	1,661	0	0	0.0%
2021	12. Earthquake	39845	Westport Ins Corp	Property and Casualty	MO	311,798	365,183	-2	10,353	1.7%
2021	12. Earthquake	24554	XL Ins Amer Inc	Property and Casualty	DE	926,669	1,006,158	0	-161,866	5.2%
2021	12. Earthquake	37885	XL Specialty Ins Co	Property and Casualty	DE	184	184	0	-184,919	0.0%
2021	12. Earthquake	16535	Zurich Amer Ins Co	Property and Casualty	NY	195,045	191,895	0	1,086	1.1%
2021	12. Earthquake	27855	Zurich Amer Ins Co Of IL	Property and Casualty	IL	0	464	0	0	0.0%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - EARTHQUAKE 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	12. Earthquake		TOTAL			17,940,919	18,752,802	18,896	1,992,092	100.0%