

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL AUTO NO-FAULT (PERSONAL INJURY PROTECTION) 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	10750	1st Choice Advantage Ins Co Inc	Property and Casualty	PA	90,409	91,315	15,752	-61,719	26.2%	26.2%
2	12961	Canopus US Ins	Authorized Surplus Lines Wr	DE	85,214	50,577	0	3	24.7%	50.9%
3	25496	StarStone Natl Ins Co	Property and Casualty	DE	62,698	62,698	0	2,104	18.2%	69.1%
4	16863	Skyraider RRG Inc	Risk Retention Group	SC	33,733	33,733	0	-1,707	9.8%	78.8%
5	26468	Southern Mut Church Ins Co	Property and Casualty	SC	30,135	30,000	0	0	8.7%	87.6%
6	12831	State Natl Ins Co Inc	Property and Casualty	TX	24,365	21,365	30,606	39,606	7.1%	94.6%
7	11126	Sompo Amer Ins Co	Property and Casualty	NY	7,374	1,208	0	5,102	2.1%	96.8%
8	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	6,749	2,591	0	1,731	2.0%	98.7%
9	32620	National Interstate Ins Co	Property and Casualty	OH	1,316	842	0	0	0.4%	99.1%
10	16285	Next Ins US Co	Property and Casualty	DE	996	78	0	10,000	0.3%	99.4%
		ALL OTHERS			2,127	1,856	109,828	119,028	0.6%	100.0%
		TOTAL			345,116	296,263	156,186	114,148	100.0%	

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2021	19.3. Commercial auto no-fault (personal injury protection)	10750	1st Choice Advantage Ins Co Inc	Property and Casualty	PA	90,409	91,315	15,752	-61,719	26.2%
2021	19.3. Commercial auto no-fault (personal injury protection)	10690	Allied World Natl Assur Co	Property and Casualty	NH	0	0	0	-28	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	19720	American Alt Ins Corp	Property and Casualty	DE	0	0	0	-20	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	21849	American Automobile Ins Co	Property and Casualty	MO	536	242	-40,698	-20,734	0.2%
2021	19.3. Commercial auto no-fault (personal injury protection)	19488	Amerisure Ins Co	Property and Casualty	MI	0	0	0	-60	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	23396	Amerisure Mut Ins Co	Property and Casualty	MI	0	0	0	-50	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	11050	Amerisure Partners Ins Co	Property and Casualty	MI	0	0	0	-6	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	42390	Amguard Ins Co	Property and Casualty	PA	154	128	23,281	46,930	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	11150	Arch Ins Co	Property and Casualty	MO	0	0	0	-193	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	18988	Auto Owners Ins Co	Property and Casualty	MI	0	0	0	-2,361	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	37273	Axis Ins Co	Property and Casualty	IL	0	0	0	-1	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	41394	Benchmark Ins Co	Property and Casualty	KS	-70	-2	0	-1	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	38911	Berkley Natl Ins Co	Property and Casualty	IA	76	76	0	6	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	20044	Berkshire Hathaway Homestate Ins Co	Property and Casualty	NE	0	0	2,653	-1,034	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	10464	Canal Ins Co	Property and Casualty	SC	-90	171	12,748	-87,252	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	12961	Canopus US Ins	Authorized Surplus Lines Writer	DE	85,214	50,577	0	3	24.7%
2021	19.3. Commercial auto no-fault (personal injury protection)	35483	Daily Underwriters Of Amer	Property and Casualty	PA	6	20	0	0	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	21326	Empire Fire & Marine Ins Co	Property and Casualty	IL	0	0	735	0	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	35386	Fidelity & Guar Ins Co	Property and Casualty	IA	0	0	0	289	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	22055	Geico Ind Co	Property and Casualty	NE	0	0	18,573	15,545	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	24414	General Cas Co Of WI	Property and Casualty	WI	0	77	0	35,164	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	22063	Government Employees Ins Co	Property and Casualty	NE	0	0	0	-121	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	23809	Granite State Ins Co	Property and Casualty	IL	0	0	0	-30	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	10200	Hiscox Ins Co Inc	Property and Casualty	IL	0	0	0	-53	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	25054	Hudson Ins Co	Property and Casualty	DE	8	8	0	-295	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	22772	Integon Ind Corp	Property and Casualty	NC	0	0	-1,953	11,372	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	29742	Integon Natl Ins Co	Property and Casualty	NC	0	0	30	30	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	19917	Liberty Ins Underwriters Inc	Property and Casualty	IL	0	0	0	2	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	23043	Liberty Mut Ins Co	Property and Casualty	MA	0	0	0	17	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	38970	Markel Ins Co	Property and Casualty	IL	0	0	0	-7	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	36838	Mesa Underwriters Specialty Ins Co	Authorized Surplus Lines Writer	NJ	157	157	0	79	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	11991	National Cas Co	Property and Casualty	OH	0	0	-27,535	-30,000	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	32620	National Interstate Ins Co	Property and Casualty	OH	1,316	842	0	0	0.4%
2021	19.3. Commercial auto no-fault (personal injury protection)	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	6,749	2,591	0	1,731	2.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	42307	Navigators Ins Co	Property and Casualty	NY	0	2	0	1	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	23841	New Hampshire Ins Co	Property and Casualty	IL	63	15	0	8	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	16285	Next Ins US Co	Property and Casualty	DE	996	78	0	10,000	0.3%
2021	19.3. Commercial auto no-fault (personal injury protection)	21105	North River Ins Co	Property and Casualty	NJ	0	0	0	-2,068	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	24074	Ohio Cas Ins Co	Property and Casualty	NH	0	0	2,761	2,761	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	24139	Old Republic Gen Ins Corp	Property and Casualty	IL	0	0	0	-3,000	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	32700	Owners Ins Co	Property and Casualty	OH	0	0	632	27,650	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	12262	Pennsylvania Manufacturers Assoc Ins	Property and Casualty	PA	0	0	0	-13,934	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	996	41	0	17	0.3%
2021	19.3. Commercial auto no-fault (personal injury protection)	30945	Plaza Ins Co	Property and Casualty	IA	0	0	0	-19	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	37257	Praetorian Ins Co	Property and Casualty	PA	0	0	0	10,059	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	38784	Progressive Southeastern Ins Co	Property and Casualty	IN	0	0	118,746	115,858	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	39217	QBE Ins Corp	Property and Casualty	PA	0	0	0	642	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	24449	Regent Ins Co	Property and Casualty	WI	0	76	0	502	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	21180	Sentry Select Ins Co	Property and Casualty	WI	0	0	0	-4	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	16863	Skyraider RRG Inc	Risk Retention Group	SC	33,733	33,733	0	-1,707	9.8%
2021	19.3. Commercial auto no-fault (personal injury protection)	38997	Sompo Amer Fire & Mar Ins Co Amer	Property and Casualty	NY	102	33	0	0	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	11126	Sompo Amer Ins Co	Property and Casualty	NY	7,374	1,208	0	5,102	2.1%
2021	19.3. Commercial auto no-fault (personal injury protection)	26468	Southern Mut Church Ins Co	Property and Casualty	SC	30,135	30,000	0	0	8.7%

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2021	19.3. Commercial auto no-fault (personal injury protection)	24767	St Paul Fire & Marine Ins Co	Property and Casualty	CT	0	0	0	8,379	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	24791	St Paul Mercury Ins Co	Property and Casualty	CT	0	0	0	9,823	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	38318	Starr Ind & Liab Co	Property and Casualty	TX	0	0	0	-63	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	25496	StarStone Natl Ins Co	Property and Casualty	DE	62,698	62,698	0	2,104	18.2%
2021	19.3. Commercial auto no-fault (personal injury protection)	25135	State Automobile Mut Ins Co	Property and Casualty	OH	76	538	0	160	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	12831	State Natl Ins Co Inc	Property and Casualty	TX	24,365	21,365	30,606	39,606	7.1%
2021	19.3. Commercial auto no-fault (personal injury protection)	10945	Tokio Marine Amer Ins Co	Property and Casualty	NY	0	0	0	-49	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	23850	Tokio Marine Specialty Ins Co	Authorized Surplus Lines Writer	DE	9	0	0	0	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	19046	Travelers Cas Ins Co Of Amer	Property and Casualty	CT	100	7	0	0	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	0	0	0	248	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	25887	United States Fidelity & Guar Co	Property and Casualty	CT	0	0	0	322	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	21113	United States Fire Ins Co	Property and Casualty	DE	0	0	0	-4,321	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	21172	Vanliner Ins Co	Property and Casualty	OH	3	266	0	0	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	25011	Wesco Ins Co	Property and Casualty	DE	1	1	0	5	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	37885	XL Specialty Ins Co	Property and Casualty	DE	0	0	0	-991	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)	16535	Zurich Amer Ins Co	Property and Casualty	NY	0	0	-145	-146	0.0%
2021	19.3. Commercial auto no-fault (personal injury protection)		TOTAL			345,116	296,263	156,186	114,148	100.0%