

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - FIDELITY 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	31194	Travelers Cas & Surety Co Of Amer	Property and Casualty	CT	4,718,855	4,820,950	1,809,350	1,903,065	11.1%	11.1%
2	20281	Federal Ins Co	Property and Casualty	IN	4,237,226	3,945,085	1,520,833	257,010	10.0%	21.1%
3	37885	XL Specialty Ins Co	Property and Casualty	DE	4,215,244	4,214,089	0	1,170,297	9.9%	31.0%
4	29599	US Specialty Ins Co	Property and Casualty	TX	3,712,710	3,656,536	-550	1,302,050	8.7%	39.7%
5	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	3,090,820	2,751,495	468,528	3,624,397	7.3%	47.0%
6	16691	Great Amer Ins Co	Property and Casualty	OH	2,200,245	2,055,610	-3,760	114,456	5.2%	52.2%
7	37273	Axis Ins Co	Property and Casualty	IL	1,321,192	1,519,496	0	-31,839	3.1%	55.3%
8	20079	National Fire & Marine Ins Co	Authorized Surplus Lines Writer	NE	1,247,588	1,229,668	0	127,940	2.9%	58.2%
9	10847	Cumis Ins Society Inc	Property and Casualty	IA	1,193,512	1,214,641	632,342	636,855	2.8%	61.0%
10	20443	Continental Cas Co	Property and Casualty	IL	1,140,625	1,455,479	-3,803	224,355	2.7%	63.7%
11	37540	Beazley Ins Co Inc	Property and Casualty	CT	1,045,451	978,340	228,641	-234,462	2.5%	66.2%
12	39306	Fidelity & Deposit Co Of MD	Property and Casualty	IL	1,025,436	944,144	0	45,376	2.4%	68.6%
13	16535	Zurich Amer Ins Co	Property and Casualty	NY	982,783	898,994	340,214	294,181	2.3%	70.9%
14	19682	Hartford Fire Ins Co	Property and Casualty	CT	900,409	841,088	31,826	74,544	2.1%	73.0%
15	13188	Western Surety Co	Property and Casualty	SD	865,088	878,371	79,892	129,598	2.0%	75.0%
16	22276	Berkshire Hathaway Specialty Ins Co	Property and Casualty	NE	772,892	755,857	0	144,983	1.8%	76.9%
17	26883	AIG Specialty Ins Co	Authorized Surplus Lines Writer	IL	749,680	963,140	0	-59,859	1.8%	78.6%
18	29459	Twin City Fire Ins Co Co	Property and Casualty	IN	733,736	636,179	28,363	20,608	1.7%	80.4%
19	22292	Hanover Ins Co	Property and Casualty	NH	665,035	489,520	54,012	94,571	1.6%	81.9%
20	39217	QBE Ins Corp	Property and Casualty	PA	648,077	163,656	0	-59,304	1.5%	83.4%
21	29580	Berkley Regional Ins Co	Property and Casualty	IA	484,339	554,640	-817	12,641	1.1%	84.6%
22	12572	Selective Ins Co Of Amer	Property and Casualty	NJ	478,988	465,830	82,634	94,257	1.1%	85.7%
23	10758	Colonial Surety Co	Property and Casualty	PA	421,000	282,553	0	17,880	1.0%	86.7%
24	23043	Liberty Mut Ins Co	Property and Casualty	MA	409,536	713,586	0	1,530,024	1.0%	87.7%
25	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	348,690	278,650	0	151	0.8%	88.5%
		ALL OTHERS			4,893,478	5,060,845	2,634,963	3,424,220	11.5%	100.0%
		<b>TOTAL</b>			<b>42,502,635</b>	<b>41,768,442</b>	<b>7,902,668</b>	<b>14,857,995</b>	<b>100.0%</b>	

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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	23. Fidelity	22667	Ace Amer Ins Co	Property and Casualty	PA	93,528	81,706	0	-21,390	0.2%
2021	23. Fidelity	20702	Ace Fire Underwriters Ins Co	Property and Casualty	PA	750	620	0	187	0.0%
2021	23. Fidelity	26883	AIG Specialty Ins Co	Authorized Surplus Lines Writer	IL	749,680	963,140	0	-59,859	1.8%
2021	23. Fidelity	20222	All Amer Ins Co	Property and Casualty	OH	111	28	0	0	0.0%
2021	23. Fidelity	35300	Allianz Global Risks US Ins Co	Property and Casualty	IL	121,250	155,176	0	587,866	0.3%
2021	23. Fidelity	42579	Allied Prop & Cas Ins Co	Property and Casualty	IA	0	0	0	1	0.0%
2021	23. Fidelity	22730	Allied World Ins Co	Property and Casualty	NH	0	0	0	-62	0.0%
2021	23. Fidelity	10690	Allied World Natl Assur Co	Property and Casualty	NH	0	0	0	-31	0.0%
2021	23. Fidelity	16624	Allied World Specialty Ins Co	Property and Casualty	DE	42,786	40,101	0	2,725	0.1%
2021	23. Fidelity	41840	Allmerica Fin Benefit Ins Co	Property and Casualty	MI	30,893	8,315	0	5,432	0.1%
2021	23. Fidelity	19232	Allstate Ins Co	Property and Casualty	IL	100	146	0	0	0.0%
2021	23. Fidelity	19100	Amco Ins Co	Property and Casualty	IA	0	190	0	27	0.0%
2021	23. Fidelity	19720	American Alt Ins Corp	Property and Casualty	DE	0	0	0	-9,553	0.0%
2021	23. Fidelity	20427	American Cas Co Of Reading PA	Property and Casualty	PA	609	812	0	78	0.0%
2021	23. Fidelity	26247	American Guar & Liab Ins	Property and Casualty	NY	65,215	76,667	100,000	30,060	0.2%
2021	23. Fidelity	19992	American Select Ins Co	Property and Casualty	OH	5,837	3,248	0	1,139	0.0%
2021	23. Fidelity	19704	American States Ins Co	Property and Casualty	IN	527	679	0	8	0.0%
2021	23. Fidelity	40142	American Zurich Ins Co	Property and Casualty	IL	23,438	31,427	-884	520,959	0.1%
2021	23. Fidelity	23396	Amerisure Mut Ins Co	Property and Casualty	MI	493	998	0	-63	0.0%
2021	23. Fidelity	11150	Arch Ins Co	Property and Casualty	MO	334,657	335,699	1,181,412	958,625	0.8%
2021	23. Fidelity	21199	Arch Specialty Ins Co	Authorized Surplus Lines Writer	MO	3,961	3,961	0	-81	0.0%
2021	23. Fidelity	19801	Argonaut Ins Co	Property and Casualty	IL	0	0	0	-8,762	0.0%
2021	23. Fidelity	43460	Aspen Amer Ins Co	Property and Casualty	TX	9,992	4,524	0	-4,574	0.0%
2021	23. Fidelity	10717	Aspen Specialty Ins Co	Authorized Surplus Lines Writer	ND	29,538	26,389	0	-1,927	0.1%
2021	23. Fidelity	27154	Atlantic Specialty Ins Co	Property and Casualty	NY	50,431	31,695	0	9,369	0.1%
2021	23. Fidelity	18988	Auto Owners Ins Co	Property and Casualty	MI	119,184	112,682	0	2,024	0.3%
2021	23. Fidelity	37273	Axis Ins Co	Property and Casualty	IL	1,321,192	1,519,496	0	-31,839	3.1%
2021	23. Fidelity	20370	AXIS Reins Co	Property and Casualty	NY	0	0	0	76	0.0%
2021	23. Fidelity	26620	AXIS Surplus Ins Co	Authorized Surplus Lines Writer	IL	5,184	369	0	151	0.0%
2021	23. Fidelity	18279	Bankers Standard Ins Co	Property and Casualty	PA	33,811	32,023	0	2,647	0.1%
2021	23. Fidelity	37540	Beazley Ins Co Inc	Property and Casualty	CT	1,045,451	978,340	228,641	-234,462	2.5%
2021	23. Fidelity	32603	Berkley Ins Co	Property and Casualty	DE	250,736	262,011	487,801	531,285	0.6%
2021	23. Fidelity	29580	Berkley Regional Ins Co	Property and Casualty	IA	484,339	554,640	-817	12,641	1.1%
2021	23. Fidelity	22276	Berkshire Hathaway Specialty Ins Co	Property and Casualty	NE	772,892	755,857	0	144,983	1.8%
2021	23. Fidelity	10844	Builders Mut Ins Co	Property and Casualty	NC	0	87	0	0	0.0%
2021	23. Fidelity	13036	Builders Premier Ins Co	Property and Casualty	NC	0	68	0	0	0.0%
2021	23. Fidelity	20230	Central Mut Ins Co	Property and Casualty	OH	57	61	0	0	0.0%
2021	23. Fidelity	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	0	0	0	-118	0.0%
2021	23. Fidelity	38989	Chubb Custom Ins Co	Authorized Surplus Lines Writer	NJ	7,457	25,002	0	7,893	0.0%
2021	23. Fidelity	12777	Chubb Ind Ins Co	Property and Casualty	NY	0	0	0	-1	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	23. Fidelity	34347	Colonial Amer Cas & Surety Co	Property and Casualty	IL	12,167	41,072	293,300	274,490	0.0%
2021	23. Fidelity	10758	Colonial Surety Co	Property and Casualty	PA	421,000	282,553	0	17,880	1.0%
2021	23. Fidelity	31127	Columbia Cas Co	Authorized Surplus Lines Writer	IL	0	0	0	-171	0.0%
2021	23. Fidelity	20443	Continental Cas Co	Property and Casualty	IL	1,140,625	1,455,479	-3,803	224,355	2.7%
2021	23. Fidelity	35289	Continental Ins Co	Property and Casualty	PA	122,466	197,305	0	5,680	0.3%
2021	23. Fidelity	37206	Contractors Bonding & Ins Co	Property and Casualty	IL	1,402	1,759	0	-32	0.0%
2021	23. Fidelity	10499	CorePointe Ins Co	Property and Casualty	DE	19,535	10,690	0	3,810	0.0%
2021	23. Fidelity	18961	Crestbrook Ins Co	Property and Casualty	OH	7,337	5,704	0	607	0.0%
2021	23. Fidelity	10847	Cumis Ins Society Inc	Property and Casualty	IA	1,193,512	1,214,641	632,342	636,855	2.8%
2021	23. Fidelity	36463	Discover Prop & Cas Ins Co	Property and Casualty	CT	0	0	0	1	0.0%
2021	23. Fidelity	21458	Employers Ins Co of Wausau	Property and Casualty	WI	22,430	17,477	0	15,882	0.1%
2021	23. Fidelity	21415	Employers Mut Cas Co	Property and Casualty	IA	97,250	97,298	24,190	6,477	0.2%
2021	23. Fidelity	26263	Erie Ins Co	Property and Casualty	PA	25,408	26,216	0	-20,308	0.1%
2021	23. Fidelity	35378	Evanston Ins Co	Authorized Surplus Lines Writer	IL	0	0	0	-99	0.0%
2021	23. Fidelity	10851	Everest Ind Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	-200	0.0%
2021	23. Fidelity	10120	Everest Natl Ins Co	Property and Casualty	DE	-1,142	77,545	0	-11,153	0.0%
2021	23. Fidelity	26921	Everest Reins Co	Property and Casualty	DE	98,464	212,375	0	-69,385	0.2%
2021	23. Fidelity	11045	Excelsior Ins Co	Property and Casualty	NH	0	0	0	821	0.0%
2021	23. Fidelity	35181	Executive Risk Ind Inc	Property and Casualty	DE	1,488	1,454	0	-1,030	0.0%
2021	23. Fidelity	44792	Executive Risk Specialty Ins Co	Authorized Surplus Lines Writer	CT	0	0	0	2	0.0%
2021	23. Fidelity	41483	Farmington Cas Co	Property and Casualty	CT	29	29	0	5	0.0%
2021	23. Fidelity	10178	FCCI Ins Co	Property and Casualty	FL	0	0	0	-39	0.0%
2021	23. Fidelity	20281	Federal Ins Co	Property and Casualty	IN	4,237,226	3,945,085	1,520,833	257,010	10.0%
2021	23. Fidelity	13935	Federated Mut Ins Co	Property and Casualty	MN	242,286	239,250	-3,750	-5,528	0.6%
2021	23. Fidelity	16024	Federated Reserve Ins Co	Property and Casualty	MN	34,419	35,807	0	1,594	0.1%
2021	23. Fidelity	11118	Federated Rural Electric Ins Exch	Reciprocal	KS	40,813	40,902	0	80	0.1%
2021	23. Fidelity	28304	Federated Serv Ins Co	Property and Casualty	MN	62,085	54,813	0	2,293	0.1%
2021	23. Fidelity	39306	Fidelity & Deposit Co Of MD	Property and Casualty	IL	1,025,436	944,144	0	45,376	2.4%
2021	23. Fidelity	35386	Fidelity & Guar Ins Co	Property and Casualty	IA	2,079	1,537	0	360	0.0%
2021	23. Fidelity	25879	Fidelity & Guar Ins Underwriters Inc	Property and Casualty	WI	0	0	0	-25	0.0%
2021	23. Fidelity	21873	Firemans Fund Ins Co	Property and Casualty	IL	35,117	28,269	0	-3,763	0.1%
2021	23. Fidelity	41513	Foremost Signature Ins Co	Property and Casualty	MI	0	0	0	-9	0.0%
2021	23. Fidelity	13986	Frankenmuth Mut Ins Co	Property and Casualty	MI	5,729	4,655	0	80,003	0.0%
2021	23. Fidelity	24414	General Cas Co Of WI	Property and Casualty	WI	2,428	2,395	0	-508	0.0%
2021	23. Fidelity	25569	Gotham Ins Co	Authorized Surplus Lines Writer	NY	0	146	0	-225	0.0%
2021	23. Fidelity	26832	Great Amer Alliance Ins Co	Property and Casualty	OH	147,703	82,730	750,000	659,069	0.3%
2021	23. Fidelity	26344	Great Amer Assur Co	Property and Casualty	OH	1,722	1,666	0	-225	0.0%
2021	23. Fidelity	16691	Great Amer Ins Co	Property and Casualty	OH	2,200,245	2,055,610	-3,760	114,456	5.2%
2021	23. Fidelity	22136	Great Amer Ins Co of NY	Property and Casualty	NY	2,106	1,879	0	-30,168	0.0%
2021	23. Fidelity	20303	Great Northern Ins Co	Property and Casualty	IN	6,398	7,391	0	489	0.0%

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2021	23. Fidelity	22292	Hanover Ins Co	Property and Casualty	NH	665,035	489,520	54,012	94,571	1.6%
2021	23. Fidelity	22357	Hartford Accident & Ind Co	Property and Casualty	CT	4,528	6,174	0	-2,400	0.0%
2021	23. Fidelity	29424	Hartford Cas Ins Co	Property and Casualty	IN	308	103	0	11	0.0%
2021	23. Fidelity	19682	Hartford Fire Ins Co	Property and Casualty	CT	900,409	841,088	31,826	74,544	2.1%
2021	23. Fidelity	10200	Hiscox Ins Co Inc	Property and Casualty	IL	28,197	21,334	0	3,659	0.1%
2021	23. Fidelity	42374	Houston Cas Co	Authorized Surplus Lines Writer	TX	0	0	0	-1,033	0.0%
2021	23. Fidelity	12936	Houston Specialty Ins Co	Authorized Surplus Lines Writer	TX	13,257	11,636	0	0	0.0%
2021	23. Fidelity	27960	Illinois Union Ins Co	Authorized Surplus Lines Writer	IL	0	0	0	-83	0.0%
2021	23. Fidelity	43575	Indemnity Ins Co Of North Amer	Property and Casualty	PA	0	26	0	-18,912	0.0%
2021	23. Fidelity	22713	Insurance Co of N Amer	Property and Casualty	PA	0	0	0	-38	0.0%
2021	23. Fidelity	11592	International Fidelity Ins Co	Property and Casualty	NJ	127	76	0	6	0.0%
2021	23. Fidelity	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	0	128	0	0	0.0%
2021	23. Fidelity	23647	Ironshore Ind Inc	Property and Casualty	IL	-1,885	-888	0	-536	0.0%
2021	23. Fidelity	25445	Ironshore Specialty Ins Co	Authorized Surplus Lines Writer	AZ	10,000	5,041	0	3,024	0.0%
2021	23. Fidelity	16379	Jet Ins Co	Property and Casualty	NC	124,046	96,440	0	12,056	0.3%
2021	23. Fidelity	13307	Lexon Ins Co	Property and Casualty	TX	300	423	0	0	0.0%
2021	23. Fidelity	19917	Liberty Ins Underwriters Inc	Property and Casualty	IL	0	0	0	-9,292	0.0%
2021	23. Fidelity	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	0	0	0	1,542	0.0%
2021	23. Fidelity	23043	Liberty Mut Ins Co	Property and Casualty	MA	409,536	713,586	0	1,530,024	1.0%
2021	23. Fidelity	10725	Liberty Surplus Ins Corp	Authorized Surplus Lines Writer	NH	0	0	0	-282	0.0%
2021	23. Fidelity	33600	LM Ins Corp	Property and Casualty	IL	0	0	0	-928	0.0%
2021	23. Fidelity	36897	Manufacturers Alliance Ins Co	Property and Casualty	PA	2,023	1,418	0	796	0.0%
2021	23. Fidelity	28932	Markel Amer Ins Co	Property and Casualty	VA	5,213	4,601	0	663	0.0%
2021	23. Fidelity	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	79,724	82,825	0	50,906	0.2%
2021	23. Fidelity	14494	Merchants Bonding Co a Mut	Property and Casualty	IA	6,918	8,266	0	-215	0.0%
2021	23. Fidelity	23434	Middlesex Ins Co	Property and Casualty	WI	16,593	13,074	0	153	0.0%
2021	23. Fidelity	11991	National Cas Co	Property and Casualty	OH	128,771	121,719	0	0	0.3%
2021	23. Fidelity	20079	National Fire & Marine Ins Co	Authorized Surplus Lines Writer	NE	1,247,588	1,229,668	0	127,940	2.9%
2021	23. Fidelity	20478	National Fire Ins Co Of Hartford	Property and Casualty	IL	803	867	0	-117	0.0%
2021	23. Fidelity	20052	National Liab & Fire Ins Co	Property and Casualty	CT	0	0	0	109,444	0.0%
2021	23. Fidelity	20141	National Trust Ins Co	Property and Casualty	IN	255	1,531	0	-4,846	0.0%
2021	23. Fidelity	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	3,090,820	2,751,495	468,528	3,624,397	7.3%
2021	23. Fidelity	28223	Nationwide Agribusiness Ins Co	Property and Casualty	IA	3,271	3,643	21,500	22,195	0.0%
2021	23. Fidelity	23787	Nationwide Mut Ins Co	Property and Casualty	OH	76,261	85,739	0	2,023	0.2%
2021	23. Fidelity	24171	Netherlands Ins Co The	Property and Casualty	NH	0	117	0	2	0.0%
2021	23. Fidelity	16608	New York Marine & Gen Ins Co	Property and Casualty	NY	42,307	40,998	0	-3,807	0.1%
2021	23. Fidelity	14788	NGM Ins Co	Property and Casualty	FL	40,687	26,952	0	-196	0.1%
2021	23. Fidelity	21105	North River Ins Co	Property and Casualty	NJ	2,337	1,569	0	596	0.0%
2021	23. Fidelity	42552	Nova Cas Co	Property and Casualty	NY	11,129	11,106	0	1,185	0.0%
2021	23. Fidelity	24074	Ohio Cas Ins Co	Property and Casualty	NH	168,754	165,999	0	928	0.4%

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2021	23. Fidelity	17558	Old Guard Ins Co	Property and Casualty	OH	1,065	228	0	254	0.0%
2021	23. Fidelity	40444	Old Republic Surety Co	Property and Casualty	WI	101,246	108,257	0	-6,000	0.2%
2021	23. Fidelity	32700	Owners Ins Co	Property and Casualty	OH	127,626	120,937	0	-5,934	0.3%
2021	23. Fidelity	22748	Pacific Employers Ins Co	Property and Casualty	PA	434	434	0	-143	0.0%
2021	23. Fidelity	20346	Pacific Ind Co	Property and Casualty	WI	1,965	1,419	0	293	0.0%
2021	23. Fidelity	24198	Peerless Ins Co	Property and Casualty	NH	4,415	2,738	0	41	0.0%
2021	23. Fidelity	14974	Pennsylvania Lumbermens Mut Ins	Property and Casualty	PA	21,427	23,245	0	0	0.1%
2021	23. Fidelity	12262	Pennsylvania Manufacturers Assoc Ins	Property and Casualty	PA	150	150	0	55	0.0%
2021	23. Fidelity	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	54,635	58,312	0	0	0.1%
2021	23. Fidelity	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	348,690	278,650	0	151	0.8%
2021	23. Fidelity	18619	Platte River Ins Co	Property and Casualty	NE	3,126	4,056	0	146	0.0%
2021	23. Fidelity	37257	Praetorian Ins Co	Property and Casualty	PA	0	0	0	2	0.0%
2021	23. Fidelity	39217	QBE Ins Corp	Property and Casualty	PA	648,077	163,656	0	-59,304	1.5%
2021	23. Fidelity	11515	QBE Specialty Ins Co	Authorized Surplus Lines Writer	ND	0	0	0	1,364	0.0%
2021	23. Fidelity	24449	Regent Ins Co	Property and Casualty	WI	258	400	0	-240	0.0%
2021	23. Fidelity	13056	RLI Ins Co	Property and Casualty	IL	318,650	317,720	0	-19,235	0.7%
2021	23. Fidelity	19879	Security Natl Ins Co	Property and Casualty	DE	78,477	161,220	0	-4,266	0.2%
2021	23. Fidelity	12572	Selective Ins Co Of Amer	Property and Casualty	NJ	478,988	465,830	82,634	94,257	1.1%
2021	23. Fidelity	19259	Selective Ins Co Of SC	Property and Casualty	IN	58,157	59,345	-5,597	4,943	0.1%
2021	23. Fidelity	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	119,337	118,061	35,982	82,210	0.3%
2021	23. Fidelity	24988	Sentry Ins Co	Property and Casualty	WI	6,739	6,761	0	-6,778	0.0%
2021	23. Fidelity	21180	Sentry Select Ins Co	Property and Casualty	WI	59,352	58,739	12,207	10,353	0.1%
2021	23. Fidelity	12294	Southwest Marine & Gen Ins Co	Property and Casualty	AZ	259,484	241,876	50,250	66,685	0.6%
2021	23. Fidelity	24767	St Paul Fire & Marine Ins Co	Property and Casualty	CT	97,972	86,144	-321,832	-314,453	0.2%
2021	23. Fidelity	24775	St Paul Guardian Ins Co	Property and Casualty	CT	0	0	0	93	0.0%
2021	23. Fidelity	24791	St Paul Mercury Ins Co	Property and Casualty	CT	0	0	-1,057	13,474	0.0%
2021	23. Fidelity	19224	St Paul Protective Ins Co	Property and Casualty	CT	0	0	0	-1	0.0%
2021	23. Fidelity	30481	St Paul Surplus Lines Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	60	0.0%
2021	23. Fidelity	19070	Standard Fire Ins Co	Property and Casualty	CT	15	7	0	2	0.0%
2021	23. Fidelity	38318	Starr Ind & Liab Co	Property and Casualty	TX	94,302	95,820	0	78,778	0.2%
2021	23. Fidelity	13604	Starr Surplus Lines Ins Co	Authorized Surplus Lines Writer	TX	0	0	0	143	0.0%
2021	23. Fidelity	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	81,560	94,322	0	-10,498	0.2%
2021	23. Fidelity	25135	State Automobile Mut Ins Co	Property and Casualty	OH	8,636	7,076	2,464	2,500	0.0%
2021	23. Fidelity	25143	State Farm Fire & Cas Co	Property and Casualty	IL	76,482	75,164	0	0	0.2%
2021	23. Fidelity	12831	State Natl Ins Co Inc	Property and Casualty	TX	9,781	5,781	0	0	0.0%
2021	23. Fidelity	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	IL	7,538	10,007	0	-1,655	0.0%
2021	23. Fidelity	10916	Suretec Ins Co	Property and Casualty	TX	179	233	0	15	0.0%
2021	23. Fidelity	12866	T H E Ins Co	Property and Casualty	LA	158	156	0	-37	0.0%
2021	23. Fidelity	10677	The Cincinnati Ins Co	Property and Casualty	OH	85,477	118,103	-3,837	11,285	0.2%
2021	23. Fidelity	20494	Transportation Ins Co	Property and Casualty	IL	668	190	0	25	0.0%

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - FIDELITY 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	23. Fidelity	19038	Travelers Cas & Surety Co	Property and Casualty	CT	100	144	0	-1,127	0.0%
2021	23. Fidelity	31194	Travelers Cas & Surety Co Of Amer	Property and Casualty	CT	4,718,855	4,820,950	1,809,350	1,903,065	11.1%
2021	23. Fidelity	29696	Travelers Excess & Surplus Lines Co	Authorized Surplus Lines Writer	CT	0	0	0	16	0.0%
2021	23. Fidelity	25658	Travelers Ind Co	Property and Casualty	CT	0	0	0	-84	0.0%
2021	23. Fidelity	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	92	92	0	-187	0.0%
2021	23. Fidelity	25682	Travelers Ind Co Of CT	Property and Casualty	CT	96	96	0	-19	0.0%
2021	23. Fidelity	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	777	772	0	-210	0.0%
2021	23. Fidelity	29459	Twin City Fire Ins Co Co	Property and Casualty	IN	733,736	636,179	28,363	20,608	1.7%
2021	23. Fidelity	36226	United Cas & Surety Ins Co	Property and Casualty	NE	2,495	1,332	0	0	0.0%
2021	23. Fidelity	25887	United States Fidelity & Guar Co	Property and Casualty	CT	0	0	0	-531	0.0%
2021	23. Fidelity	21113	United States Fire Ins Co	Property and Casualty	DE	68,480	58,877	0	14,296	0.2%
2021	23. Fidelity	41181	Universal Underwriters Ins Co	Property and Casualty	IL	0	0	-600	-601	0.0%
2021	23. Fidelity	29599	US Specialty Ins Co	Property and Casualty	TX	3,712,710	3,656,536	-550	1,302,050	8.7%
2021	23. Fidelity	20508	Valley Forge Ins Co	Property and Casualty	PA	0	26	0	-129	0.0%
2021	23. Fidelity	20397	Vigilant Ins Co	Property and Casualty	NY	8,904	9,592	0	630	0.0%
2021	23. Fidelity	15824	Watford Specialty Ins Co	Authorized Surplus Lines Writer	NJ	512	512	0	119	0.0%
2021	23. Fidelity	26042	Wausau Underwriters Ins Co	Property and Casualty	WI	0	0	0	-794	0.0%
2021	23. Fidelity	15350	West Bend Mut Ins Co	Property and Casualty	WI	53,351	39,013	0	-335	0.1%
2021	23. Fidelity	10030	Westchester Fire Ins Co	Property and Casualty	PA	0	2,761	0	-199,389	0.0%
2021	23. Fidelity	10172	Westchester Surplus Lines Ins Co	Authorized Surplus Lines Writer	GA	6,172	4,806	0	-614	0.0%
2021	23. Fidelity	13188	Western Surety Co	Property and Casualty	SD	865,088	878,371	79,892	129,598	2.0%
2021	23. Fidelity	16447	Westfield Champion Ins Co	Property and Casualty	OH	194	15	0	46	0.0%
2021	23. Fidelity	24112	Westfield Ins Co	Property and Casualty	OH	14,777	16,562	0	1,489	0.0%
2021	23. Fidelity	24120	Westfield Natl Ins Co	Property and Casualty	OH	10,942	8,239	13,414	15,666	0.0%
2021	23. Fidelity	16992	Westfield Specialty Ins Co	Property and Casualty	OH	62,500	4,452	0	3,212	0.1%
2021	23. Fidelity	16449	Westfield Superior Ins Co	Property and Casualty	OH	16	3	0	4	0.0%
2021	23. Fidelity	16448	Westfield Touchstone Ins Co	Property and Casualty	OH	289	84	0	69	0.0%
2021	23. Fidelity	37885	XL Specialty Ins Co	Property and Casualty	DE	4,215,244	4,214,089	0	1,170,297	9.9%
2021	23. Fidelity	16535	Zurich Amer Ins Co	Property and Casualty	NY	982,783	898,994	340,214	294,181	2.3%
2021	23. Fidelity	27855	Zurich Amer Ins Co Of IL	Property and Casualty	IL	282	601	0	-77	0.0%
<b>2021</b>	<b>23. Fidelity</b>		<b>TOTAL</b>			<b>42,502,635</b>	<b>41,768,442</b>	<b>7,902,668</b>	<b>14,857,995</b>	<b>100.0%</b>