

NORTH CAROLINA DEPARTMENT OF INSURANCE
SUMMARY OF NORTH CAROLINA PROPERTY AND CASUALTY BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2022

Description	Percent of Total Direct Premiums Written	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred
TOTAL-NORTH CAROLINA PROPERTY AND CASUALTY BUSINESS		21,920,062,079	21,030,661,448	11,465,567,430	12,448,209,120
BY STATE OF DOMICILE					
Domestic Company	14.07%	3,084,856,164	2,935,446,426	1,857,693,233	1,989,078,967
Foreign Company	85.93%	18,835,205,915	18,095,215,022	9,607,874,197	10,459,130,153
BY STATEMENT TYPE					
Property and Casualty	98.32%	21,552,034,970	20,671,821,365	11,460,891,274	12,441,727,194
Title	1.68%	368,027,109	358,840,083	4,676,156	6,481,926
BY LINE OF BUSINESS					
01. Fire	2.10%	459,491,754	433,489,765	575,105,156	239,540,933
02.1. Allied lines	2.43%	532,715,710	496,784,805	176,245,311	162,708,909
02.2. Multiple peril crop	1.62%	356,007,171	351,708,784	198,763,865	227,403,374
02.3. Federal flood	0.35%	76,500,818	82,283,538	6,144,020	-205,093
02.4. Private crop	0.02%	5,069,263	5,055,750	2,859,567	2,330,896
02.5. Private flood	0.13%	28,059,403	24,942,033	853,489	3,264,151
03. Farmowners multiple peril	0.32%	71,092,202	67,882,378	37,660,064	41,932,881
04. Homeowners multiple peril	17.03%	3,732,563,055	3,488,987,822	1,999,260,581	2,347,691,145
05.1. Commercial multiple peril (non-liability portion)	4.19%	918,533,982	871,789,464	297,136,809	371,450,045
05.2. Commercial multiple peril (liability portion)	1.70%	371,845,583	358,278,083	114,037,417	138,365,525
06. Mortgage guaranty	0.82%	178,762,487	187,366,262	128,325	-41,171,550
08. Ocean marine	0.54%	118,640,314	106,844,303	65,428,570	84,040,855
09. Inland marine	4.56%	999,360,132	946,716,281	361,048,765	376,083,781
10. Financial guaranty	0.01%	2,800,742	3,872,821	0	0
11.1. Medical professional liability - occurrence	0.17%	36,471,396	35,811,714	6,414,299	7,993,351
11.2. Medical professional liability - claims-made	0.74%	162,859,696	158,463,418	40,810,685	48,903,801
12. Earthquake	0.11%	23,482,881	22,386,985	-4,918	1,326,225
16. Workers' compensation	6.60%	1,446,028,011	1,426,995,783	625,012,118	591,090,411

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17.1. Other liability - occurrence	6.04%	1,323,971,768	1,248,674,722	475,954,258	658,126,692
17.2. Other liability - claims-made	4.02%	881,015,272	844,842,263	176,526,375	366,716,621
17.3. Excess workers' compensation	0.12%	25,973,419	25,150,725	11,434,158	9,364,764
18.1. Products liability - occurrence	0.51%	111,611,949	104,717,024	34,408,538	73,219,990
18.2. Products liability - claims-made	0.09%	19,024,789	19,712,972	1,669,326	4,533,713
19.1. Private passenger auto no-fault (personal injury protection)	0.00%	2,061	1,891	9,955,154	8,846,368
19.2. Other private passenger auto liability	17.16%	3,761,157,443	3,677,710,242	2,787,651,957	3,002,880,468
19.3. Commercial auto no-fault (personal injury protection)	0.00%	264,130	260,037	437,918	772,179
19.4. Other commercial auto liability	5.07%	1,111,545,147	1,072,532,539	546,911,430	681,603,462
21.1. Private passenger auto physical damage	17.57%	3,852,123,515	3,715,046,450	2,546,749,289	2,631,020,351
21.2. Commercial auto physical damage	1.78%	390,993,050	371,246,425	235,431,111	241,857,338
22. Aircraft (all perils)	0.32%	70,420,995	63,549,872	16,659,525	43,477,360
23. Fidelity	0.20%	44,081,784	43,678,370	7,318,960	11,964,300
24. Surety	1.02%	224,631,153	206,738,399	31,020,512	34,851,813
26. Burglary and theft	0.07%	14,277,517	13,307,753	3,455,929	3,545,282
27. Boiler and machinery	0.28%	60,795,151	58,189,786	5,493,684	6,286,343
28. Credit	0.22%	48,136,427	46,420,048	12,128,782	14,182,738
29. International	0.00%	7,203	4,513	0	-59,489
30. Warranty	0.24%	52,511,888	48,221,989	41,707,077	42,560,252
31. Reins nonproportional assumed property	0.00%	0	0	0	0
32. Reins nonproportional assumed liability	0.00%	0	0	0	0
33. Reins nonpoportional assumed financial lines	0.00%	0	0	0	0
34. Aggregate write-ins for other lines of business	0.14%	29,794,736	32,744,383	5,656,178	886,025
Title	1.68%	368,027,109	358,840,083	4,676,156	6,481,926
Self-Insured Workers' Compensation Groups	0.04%	9,410,973	9,410,973	3,416,990	2,340,984