

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2022

Year	Line of Business	NAIC Company Code	Company Name	Business Type	Business Sub Type Code	Company Type	Company Sub Type Code	Statement Type Code	Group Name	Licensed in NC	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %	Cumulative Market Share %
2022	04. Homeowners multiple peril	36650	Safeport Ins Co	Property and Casualty	N	Stock	N	P	Iat Reins Co Grp	Licensed	FL	19,010,176	18,985,481	4,623,914	4,948,085	0.50%	65.646%
2022	04. Homeowners multiple peril	13815	Safety Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Authorized Surplus Lines V	MO	-14,302	1,015,378	0	-84,460	0.00%	65.645%
2022	04. Homeowners multiple peril	41297	Scottsdale Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Authorized Surplus Lines V	OH	2,732,649	3,186,596	1,304,274	497,856	0.73%	65.719%
2022	04. Homeowners multiple peril	39926	Selective Ins Co Of The Southeast	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	IN	0	0	0	4,408	0.00%	65.719%
2022	04. Homeowners multiple peril	11000	Sentinel Ins Co Ltd	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	-1,325	-1,325	0	0	0.00%	65.719%
2022	04. Homeowners multiple peril	24988	Sentry Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	0	0	0	3	0.00%	65.719%
2022	04. Homeowners multiple peril	38776	Siriuspoint Amer Ins Co	Property and Casualty	N	Stock	N	P	Siriuspoint Grp	Licensed	NY	6,144	6,144	0	-515	0.00%	65.719%
2022	04. Homeowners multiple peril	22861	Southern Pilot Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	WI	0	0	13,118	-78,116	0.00%	65.719%
2022	04. Homeowners multiple peril	24376	Spinnaker Ins Co	Property and Casualty	N	Stock	N	P	Sh1 Holdings Grp	Licensed	IL	4,407,008	3,983,486	707,828	237,990	0.118%	65.837%
2022	04. Homeowners multiple peril	17045	Spinnaker Specialty Ins Co	Property and Casualty	N	Stock	N	P	Sh1 Holdings Grp	Not Licensed	TX	329,901	83,283	0	3,954	0.00%	65.846%
2022	04. Homeowners multiple peril	19070	Standard Fire Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	42,758,165	43,357,568	22,444,021	27,229,067	1.146%	66.991%
2022	04. Homeowners multiple peril	44776	Starstone Specialty Ins Co	Property and Casualty	N	Stock	N	P	Core Specialty Ins Ho	Authorized Surplus Lines V	DE	45,469	121,982	0	43,693	0.00%	66.992%
2022	04. Homeowners multiple peril	25127	State Auto Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IA	3,693,096	3,602,404	2,100,380	2,689,349	0.09%	67.091%
2022	04. Homeowners multiple peril	25135	State Automobile Mut Ins Co	Property and Casualty	N	Mutual	N	P	Liberty Mut Grp	Licensed	OH	7,894,294	7,939,072	5,835,118	5,551,898	0.21%	67.303%
2022	04. Homeowners multiple peril	25143	State Farm Fire & Cas Co	Property and Casualty	N	Stock	N	P	State Farm Grp	Licensed	IL	600,717,038	577,341,382	289,767,069	346,420,247	16.09%	83.397%
2022	04. Homeowners multiple peril	12831	State Natl Ins Co Inc	Property and Casualty	N	Stock	N	P	Markel Corp Grp	Licensed	TX	178	178	0	0	0.00%	83.397%
2022	04. Homeowners multiple peril	26387	Steadfast Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Authorized Surplus Lines V	IL	0	1,860	0	-282	0.00%	83.397%
2022	04. Homeowners multiple peril	16578	Stillwater Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Wt Holdings Grp	Licensed	NY	11,057,165	10,059,158	6,892,971	9,198,066	0.29%	83.693%
2022	04. Homeowners multiple peril	14012	Stonegate Ins Co	Property and Casualty	N	Stock	N	P	Producers Natl Corp	Licensed	IL	3,752	2,747	0	0	0.00%	83.693%
2022	04. Homeowners multiple peril	17030	Surechoice Underwriters Recip Exch	Property and Casualty	N	Reciprocal	N	P	Iron Family Holdings	Licensed	TX	1,613,190	208,705	15,086	94,319	0.04%	83.736%
2022	04. Homeowners multiple peril	16848	Sutton Specialty Ins Co	Property and Casualty	N	Stock	N	P	Brickell Grp	Licensed	OK	1,574,392	1,332,714	129,821	325,423	0.04%	83.779%
2022	04. Homeowners multiple peril	22683	Teachers Ins Co	Property and Casualty	N	Stock	N	P	Horace Mann Grp	Licensed	IL	6,156,882	6,184,978	2,119,412	1,967,164	0.16%	83.944%
2022	04. Homeowners multiple peril	10677	The Cincinnati Ins Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	38,543,230	36,658,898	18,231,935	20,913,333	1.03%	84.976%
2022	04. Homeowners multiple peril	12617	The Members Ins Co	Property and Casualty	N	Stock	N	P	Automobile Club Mi G	Licensed	NC	15,620,347	13,882,993	7,393,050	8,531,298	0.418%	85.395%
2022	04. Homeowners multiple peril	11027	Tower Hill Prime Ins Co	Property and Casualty	N	Stock	N	P	Tower Hill Ins Grp	Licensed	FL	1,054,204	759,228	175,760	294,729	0.028%	85.423%
2022	04. Homeowners multiple peril	19038	Travelers Cas & Surety Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	700,547	692,873	461,606	501,595	0.019%	85.442%
2022	04. Homeowners multiple peril	25658	Travelers Ind Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	402,277	402,062	711,478	799,116	0.01%	85.452%
2022	04. Homeowners multiple peril	25666	Travelers Ind Co Of Amer	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	2,966,781	2,972,021	1,838,182	2,235,894	0.07%	85.532%
2022	04. Homeowners multiple peril	38130	Travelers Personal Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	66,720,777	52,031,627	25,322,920	35,433,138	1.788%	87.319%
2022	04. Homeowners multiple peril	36145	Travelers Personal Security Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	3,538,719	3,518,450	2,220,672	2,590,973	0.09%	87.414%
2022	04. Homeowners multiple peril	22225	Trisura Ins Co	Property and Casualty	N	Stock	N	P	Trisura Grp	Licensed	OK	111,911	-9,323	0	-2,302	0.00%	87.417%
2022	04. Homeowners multiple peril	16188	Trisura Specialty Ins Co	Property and Casualty	N	Stock	N	P	Trisura Grp	Licensed	OK	27,581,210	17,207,605	4,471,227	7,985,508	0.73%	88.156%
2022	04. Homeowners multiple peril	27120	Trumbull Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	0	0	0	38,354	0.00%	88.156%
2022	04. Homeowners multiple peril	29459	Twin City Fire Ins Co Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	170,104	171,029	40,125	115,340	0.00%	88.161%
2022	04. Homeowners multiple peril	15885	Tytlap Ins Co	Property and Casualty	N	Stock	N	P	Hci Grp Inc	Licensed	FL	788,654	34,813	0	0	0.02%	88.182%
2022	04. Homeowners multiple peril	25941	United Serv Automobile Assn	Property and Casualty	N	Reciprocal	N	P	United Serv Automob	Licensed	TX	159,970,152	148,985,062	94,049,000	108,326,956	4.28%	92.468%
2022	04. Homeowners multiple peril	16063	Unitrin Auto & Home Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	NY	6,763,430	6,900,396	3,354,130	2,900,501	0.18%	92.649%
2022	04. Homeowners multiple peril	10915	Unitrin Direct Prop & Cas Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	IL	0	0	-5,658	-6,217	0.00%	92.649%
2022	04. Homeowners multiple peril	40703	Unitrin Safeguard Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	WI	9,319,469	9,538,100	5,683,236	7,184,100	0.25%	92.899%
2022	04. Homeowners multiple peril	32972	Universal Ins Co	Property and Casualty	N	Stock	N	P	Automobile Club Mi G	Licensed	NC	546,163	445,808	184,637	126,112	0.01%	92.913%
2022	04. Homeowners multiple peril	10759	Universal N Amer Ins Co	Property and Casualty	N	Stock	N	P	Universal Ins Co Grp	Licensed	TX	21,752,750	20,929,221	10,523,558	11,677,785	0.58%	93.496%
2022	04. Homeowners multiple peril	10861	Universal Prop & Cas Ins	Property and Casualty	N	Stock	N	P	Universal Ins Holding	Licensed	TX	59,841,696	57,799,426	34,226,756	40,103,934	1.60%	95.099%
2022	04. Homeowners multiple peril	25968	Usaa Cas Ins Co	Property and Casualty	N	Stock	N	P	United Serv Automob	Licensed	FL	113,196,857	104,627,490	65,423,768	75,299,260	3.03%	98.132%
2022	04. Homeowners multiple peril	18600	Usaa Gen Ind Co	Property and Casualty	N	Stock	N	P	United Serv Automob	Licensed	TX	55,468,579	50,919,731	40,589,668	45,977,906	1.48%	99.618%
2022	04. Homeowners multiple peril	25976	Utica Mut Ins Co	Property and Casualty	N	Mutual	N	P	Utica Grp	Licensed	NY	-2,110	33,707	2,023	3,272	0.00%	99.618%
2022	04. Homeowners multiple peril	20508	Valley Forge Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	0	0	0	-1,215	0.00%	99.618%
2022	04. Homeowners multiple peril	16237	Vault E&S Ins Co	Property and Casualty	N	Stock	N	P	Vault Holdings Grp	Licensed	AR	2,069,502	1,432,070	42,897	171,216	0.05%	99.673%
2022	04. Homeowners multiple peril	16186	Vault Recip Exch	Property and Casualty	N	Reciprocal	N	P	Vault Holdings Grp	Licensed	FL	894,658	476,717	11,000	404,173	0.02%	99.697%
2022	04. Homeowners multiple peril	20397	Vigilant Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	NY	8,171,468	8,186,544	4,876,865	6,009,995	0.21%	99.916%
2022	04. Homeowners multiple peril	44393	West Amer Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IN	0	0	0	73	0.00%	99.916%
2022	04. Homeowners multiple peril	13196	Western World Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines V	NH	0	0	12,808	-13,256	0.00%	99.916%
2022	04. Homeowners multiple peril	26166	Windsor Mount Joy Mut Ins Co	Property and Casualty	N	Mutual	N	P	Cloister Mut & Winds	Licensed	PA	3,125,862	3,096,585	1,208,467	1,288,930	0.08%	100.000%
2022	04. Homeowners multiple peril		TOTAL									3,732,563,055	3,488,987,822	1,999,260,581	2,347,691,145	100.00%	

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 FOR THE YEAR ENDED DECEMBER 31, 2022

Year	Line of Business	NAIC Company Code	Company Name	Business Type	Business Sub Type Code	Company Type	Company Sub Type Code	Statement Type Code	Group Name	Licensed in NC	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %	Cumulative Market Share %
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BUSINESS_SUB_TYPE_CODE:

BB=Blue Cross/Blue Shield
 HI=Hospital, Medical, and Dental Service or Indemnity (HMDI)
 HM=Health Maintenance Organization (HMO)
 LH=Limited Health Services Organization (LHSO)
 OS=ODS (Organized Delivery System)
 N=None
 MA=MEWA (Multiple Employers Welfare Arrangement)
 MC=Motor Club
 PD=Prepaid Dental
 PF=Pre-Need Funeral
 PL=Prepaid Legal
 SL=Surplus Lines

COMPANY_SUB_TYPE_CODE:

C=Captive
 CF=Captive-Other (Filer)
 CO=Captive-Other
 CP=Captive-Pure
 CS=Captive-Special Purpose Financial Insurer (Filer)
 GM=City, Town, County, state, Parish, Township Mutual
 ML=Manager managed Limited Liability Company
 N=None
 NP=Non-Profit
 RC=Risk Retention Group (RRG) - Captive
 RM=Residual Market Mechanism
 RR=RRG
 RT=Risk Retention Group (RRG) - Traditional
 SI=State Insurance Funds
 SV=Special Purpose Vehicle

STATEMENT_TYPE_CODE:

Indicates the line of business of the Filing Statement submitted by the company for the annual filing period.
 F= Fraternal
 L= Life, Accident, and Health
 P= Property and Casualty
 T= Title
 X= Health