

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL AUTO PHYSICAL DAMAGE 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	21.2. Commercial auto physical damage	10750	1st Choice Advantage Ins Co Inc	Property and Casualty	N	Stock	N	P	Everett Mut Grp	Licensed	PA	895,329	844,238	1,188,560	1,205,677	0.229%	0.229%
2022	21.2. Commercial auto physical damage	31325	Acadia Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	426,984	418,569	271,256	266,777	0.109%	0.338%
2022	21.2. Commercial auto physical damage	16890	Accelerant Specialty Ins Co	Property and Casualty	N	Stock	N	P	Accelerant US Holding	Licensed	AR	208,227	230,703	13,551	45,966	0.053%	0.391%
2022	21.2. Commercial auto physical damage	16835	Accredited Specialty Ins Co	Property and Casualty	N	Stock	N	P	Randall & Quilter Inv	Licensed	AZ	15,673	2,403	0	1,513	0.004%	0.395%
2022	21.2. Commercial auto physical damage	26379	Accredited Surety & Cas Co Inc	Property and Casualty	N	Stock	N	P	Randall & Quilter Inve	Licensed	FL	180,616	167,594	77,862	70,006	0.046%	0.442%
2022	21.2. Commercial auto physical damage	22667	Ace Amer Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	212,503	193,870	300,567	233,514	0.054%	0.496%
2022	21.2. Commercial auto physical damage	20702	Ace Fire Underwriters Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	4,611	6,217	4,561	6,799	0.001%	0.497%
2022	21.2. Commercial auto physical damage	20699	Ace Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	89,982	82,103	9,997	34,363	0.023%	0.520%
2022	21.2. Commercial auto physical damage	39381	Adriatic Ins Co	Property and Casualty	N	Stock	N	P	Authorized Surplus Lines W	Licensed	ND	180,098	420,525	95,051	56,392	0.046%	0.566%
2022	21.2. Commercial auto physical damage	20222	All Amer Ins Co	Property and Casualty	N	Stock	N	P	Central Mut Ins Co G	Licensed	OH	531,161	557,521	357,110	364,359	0.136%	0.702%
2022	21.2. Commercial auto physical damage	10127	Allied Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	931,595	1,585,458	1,205,250	1,147,890	0.238%	0.940%
2022	21.2. Commercial auto physical damage	42579	Allied Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	224,415	197,271	66,875	69,984	0.057%	0.998%
2022	21.2. Commercial auto physical damage	22730	Allied World Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NH	13,819	11,459	1,939	3,667	0.004%	1.001%
2022	21.2. Commercial auto physical damage	10690	Allied World Natl Assur Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NH	-162	2,973	-26,925	-76,099	0.000%	1.001%
2022	21.2. Commercial auto physical damage	16624	Allied World Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	70,061	110,257	77,713	65,972	0.018%	1.019%
2022	21.2. Commercial auto physical damage	23419	Allied World Surplus Lines Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	AR	1,268,701	1,494,119	307,393	352,991	0.324%	1.344%
2022	21.2. Commercial auto physical damage	41840	Allmerica Fin Benefit Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	MI	2,254,919	2,166,253	1,191,751	1,213,183	0.577%	1.920%
2022	21.2. Commercial auto physical damage	19232	Allstate Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	2,460,677	2,525,050	2,178,467	2,516,041	0.629%	2.550%
2022	21.2. Commercial auto physical damage	19100	Amco Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	224,127	262,691	171,073	200,187	0.057%	2.607%
2022	21.2. Commercial auto physical damage	19720	American Alt Ins Corp	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	DE	5,558	6,794	-192,241	-696,058	0.001%	2.608%
2022	21.2. Commercial auto physical damage	21849	American Automobile Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	MO	1,206,016	991,504	688,794	855,020	0.308%	2.917%
2022	21.2. Commercial auto physical damage	20427	American Cas Co Of Reading Pa	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	153,530	175,032	11,199	37,838	0.039%	2.956%
2022	21.2. Commercial auto physical damage	23450	American Family Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	FL	25,939	32,643	19,668	33,328	0.007%	2.963%
2022	21.2. Commercial auto physical damage	24066	American Fire & Cas Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	87,010	76,157	185,764	188,648	0.022%	2.985%
2022	21.2. Commercial auto physical damage	26247	American Guar & Liab Ins	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	NY	474,113	515,923	591,556	467,523	0.121%	3.106%
2022	21.2. Commercial auto physical damage	43494	American Hallmark Ins Co Of Tx	Property and Casualty	N	Stock	N	P	Hallmark Fin Serv Gr	Licensed	TX	0	0	-436	-1,278	0.000%	3.106%
2022	21.2. Commercial auto physical damage	19380	American Home Assur Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	NY	0	0	501	501	0.000%	3.106%
2022	21.2. Commercial auto physical damage	21857	American Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	OH	0	0	0	-1,525	0.000%	3.106%
2022	21.2. Commercial auto physical damage	40088	American Inter Fidelity Exch	Property and Casualty	N	Reciprocal	N	P		Licensed	IN	158,878	168,146	87,118	105,818	0.041%	3.147%
2022	21.2. Commercial auto physical damage	23469	American Modern Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	OH	241,894	241,894	19,533	34,284	0.062%	3.209%
2022	21.2. Commercial auto physical damage	19615	American Reliable Ins Co	Property and Casualty	N	Stock	N	P	Everett Mut Grp	Licensed	AZ	65,508	64,282	13,549	13,137	0.017%	3.226%
2022	21.2. Commercial auto physical damage	19992	American Select Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	133,885	130,428	-2,241	6,836	0.034%	3.260%
2022	21.2. Commercial auto physical damage	41998	American Southern Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	FL	18,277	17,421	22,072	18,730	0.005%	3.264%
2022	21.2. Commercial auto physical damage	10235	American Southern Ins Co	Property and Casualty	N	Stock	N	P	Atlantic Amer Grp	Licensed	KS	6,621	6,896	16,509	16,509	0.002%	3.266%
2022	21.2. Commercial auto physical damage	19704	American States Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IN	0	0	0	-409	0.000%	3.266%
2022	21.2. Commercial auto physical damage	40142	American Zurich Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	180,019	168,311	46,675	39,847	0.046%	3.312%
2022	21.2. Commercial auto physical damage	19488	Amerisure Ins Co	Property and Casualty	N	Stock	N	P	Amerisure Co Grp	Licensed	MI	438,469	348,734	320,178	369,605	0.112%	3.424%
2022	21.2. Commercial auto physical damage	23396	Amerisure Mut Ins Co	Property and Casualty	N	Mutual	N	P	Amerisure Co Grp	Licensed	MI	218,292	244,967	148,643	127,666	0.056%	3.480%
2022	21.2. Commercial auto physical damage	11050	Amerisure Partners Ins Co	Property and Casualty	N	Stock	N	P	Amerisure Co Grp	Licensed	MI	65,580	56,162	101,892	159,280	0.017%	3.497%
2022	21.2. Commercial auto physical damage	42390	Amguard Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Licensed	PA	1,992,062	2,033,510	683,110	894,198	0.509%	4.006%
2022	21.2. Commercial auto physical damage	15954	Amtrust Ins Co	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	76,919	98,732	14,745	18,185	0.020%	4.026%
2022	21.2. Commercial auto physical damage	10984	Ansur Amer Ins	Property and Casualty	N	Stock	N	P	Frankenmuth Grp	Licensed	MI	23,474	23,548	5,420	11,741	0.006%	4.032%
2022	21.2. Commercial auto physical damage	11150	Arch Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Licensed	MO	2,986,505	2,776,113	1,307,417	1,805,536	0.764%	4.796%
2022	21.2. Commercial auto physical damage	21199	Arch Specialty Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Authorized Surplus Lines W	MO	39,736	98,336	0	3,197	0.010%	4.806%
2022	21.2. Commercial auto physical damage	19860	Argonaut Great Central Ins Co	Property and Casualty	N	Stock	N	P	Argo Grp Us Inc Grp	Licensed	IL	701,729	647,609	818,849	836,676	0.179%	4.986%
2022	21.2. Commercial auto physical damage	19801	Argonaut Ins Co	Property and Casualty	N	Stock	N	P	Argo Grp Us Inc Grp	Licensed	IL	6,040	5,975	0	-2,537	0.002%	4.987%
2022	21.2. Commercial auto physical damage	19828	Argonaut Midwest Ins Co	Property and Casualty	N	Stock	N	P	Argo Grp Us Inc Grp	Licensed	IL	1,094,222	1,075,493	527,184	475,210	0.280%	5.267%
2022	21.2. Commercial auto physical damage	10717	Aspen Specialty Ins Co	Property and Casualty	N	Stock	N	P	Apollo Global Mgmt G	Authorized Surplus Lines W	ND	0	0	0	-109	0.000%	5.267%
2022	21.2. Commercial auto physical damage	42846	Atlantic Cas Ins Co	Property and Casualty	N	Stock	N	P	Auto Owners Grp	Licensed	NC	455,666	599,021	370,208	344,103	0.117%	5.384%
2022	21.2. Commercial auto physical damage	27154	Atlantic Specialty Ins Co	Property and Casualty	N	Stock	N	P	Intact Financial Grp	Licensed	NY	308,843	356,441	333,195	291,491	0.079%	5.463%
2022	21.2. Commercial auto physical damage	22586	Atlantic States Ins Co	Property and Casualty	N	Stock	N	P	Donegal Grp	Licensed	PA	161,107	109,857	113,873	113,273	0.041%	5.504%
2022	21.2. Commercial auto physical damage	18988	Auto Owners Ins Co	Property and Casualty	N	Mutual	N	P	Auto Owners Grp	Licensed	MI	10,881,781	10,006,808	6,347,157	6,603,341	2.783%	8.287%
2022	21.2. Commercial auto physical damage	37273	Axis Ins Co	Property and Casualty	N	Stock	N	P	Axis Capital Grp	Licensed	IL	542,537	504,442	90,973	139,541	0.139%	8.426%
2022	21.2. Commercial auto physical damage	41394	Benchmark Ins Co	Property and Casualty	N	Stock	N	P	Benchmark Holding G	Licensed	KS	203,911	293,057	368,668	317,158	0.052%	8.478%
2022	21.2. Commercial auto physical damage	39462	Berkley Assur Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Authorized Surplus Lines W	IA	25,268	26,196	0	51	0.006%	8.484%
2022	21.2. Commercial auto physical damage	15911	Berkley Cas Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	519,424	379,405	294,025	288,922	0.133%	8.617%
2022	21.2. Commercial auto physical damage	38911	Berkley Natl Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	958,819	946,448	62,939	79,028	0.245%	8.862%
2022	21.2. Commercial auto physical damage	29580	Berkley Regional Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	250,026	211,420	86,087	89,591	0.064%	8.926%
2022	21.2. Commercial auto physical damage	31295	Berkley Specialty Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Authorized Surplus Lines W	DE	-8,819	-5,058	34,671	34,282	-0.001%	8.925%
2022	21.2. Commercial auto physical damage	10391	Berkshire Hathaway Direct Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Licensed	NE	81,025	137,966	51,609	81,410	0.021%	8.945%
2022	21.2. Commercial auto physical damage	20044	Berkshire Hathaway Homestate Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Licensed	NE	1,144,916	780,070	534,922	648,632	0.293%	9.238%
2022	21.2. Commercial auto physical damage	22276	Berkshire Hathaway Specialty Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Licensed	NE	42,442	41,571	4,235	14,376	0.011%	9.249%
2022	21.2. Commercial auto physical damage	20095	Bitco Gen Ins Corp	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	IA	1,163,811	1,089,555	465,703	627,675	0.298%	9.547%
2022	21.2. Commercial auto physical damage	26611	Blackboard Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	DE	0	0	0	-155	0.000%	9.547%
2022	21.2. Commercial auto physical damage	13551	Blackboard Specialty Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines W	DE	0	0	0	-158	0.000%	9.547%
2022	21.2. Commercial auto physical damage	13528	Brotherhood Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	IN	640,755	658,586	296,422	302,582	0.164%	9.711%
2022	21.2. Commercial auto physical damage	10844	Builders Mut Ins Co	Property and Casualty	N	Mutual	N	P	Builders Grp	Licensed	NC	3,525,471	3,104,893	2,204,768	2,404,871	0.902%	10.612%
2022	21.2. Commercial auto physical damage	13036	Builders Premier Ins Co	Property and Casualty	N	Stock	N	P	Builders Grp	Licensed	NC	3,972,249	3,953,044	2,479,250	2,256,512	1.016%	11.628%

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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 %
2022	21.2. Commercial auto physical damage	23620	Burlington Ins Co	Property and Casualty	N	Stock	N	P	Ilg Co Grp	Authorized Surplus Lines W	IL	11,839	14,472	0	-1,544	0.003%	11.631%
2022	21.2. Commercial auto physical damage	10464	Canal Ins Co	Property and Casualty	N	Stock	N	P	Canal Grp	Licensed	SC	5,298,869	4,579,357	1,629,552	1,565,996	1.355%	12.987%
2022	21.2. Commercial auto physical damage	12961	Canopiوس Us Ins	Property and Casualty	N	Stock	N	P		Authorized Surplus Lines W	DE	1,157,859	1,185,304	327,326	452,237	0.296%	13.283%
2022	21.2. Commercial auto physical damage	10472	Capitol Ind Corp	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Licensed	WI	0	0	0	285	0.000%	13.283%
2022	21.2. Commercial auto physical damage	10510	Carolina Cas Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	16,715	17,667	0	0	0.004%	13.287%
2022	21.2. Commercial auto physical damage	34568	Centennial Cas Co	Property and Casualty	N	Stock	N	P		Not Licensed	AL	49,563	49,563	7,140	7,140	0.013%	13.300%
2022	21.2. Commercial auto physical damage	20230	Central Mut Ins Co	Property and Casualty	N	Mutual	N	P	Central Mut Ins Co G	Licensed	OH	2,147,280	1,903,713	1,092,800	952,683	0.549%	13.849%
2022	21.2. Commercial auto physical damage	36951	Century Surety Co	Property and Casualty	N	Stock	N	P	Bcbs Of Mi Grp	Authorized Surplus Lines W	OH	150,845	157,118	17,115	16,519	0.039%	13.887%
2022	21.2. Commercial auto physical damage	25615	Charter Oak Fire Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	2,188,772	1,797,976	1,535,670	1,485,609	0.560%	14.447%
2022	21.2. Commercial auto physical damage	10642	Cherokee Ins Co	Property and Casualty	N	Stock	N	P		Licensed	MI	272,869	284,465	24,120	-62,475	0.070%	14.517%
2022	21.2. Commercial auto physical damage	16356	Chiron Ins Co	Property and Casualty	N	Stock	N	P	Pharmacists Mut Grp	Licensed	IA	2,119	1,099	3,739	15,900	0.001%	14.518%
2022	21.2. Commercial auto physical damage	38989	Chubb Custom Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines W	NJ	14,654	9,033	5,556	6,168	0.004%	14.521%
2022	21.2. Commercial auto physical damage	18767	Church Mut Ins Co S I	Property and Casualty	N	Stock	N	P	Church Mut Grp	Licensed	WI	606,419	596,495	462,198	470,021	0.155%	14.676%
2022	21.2. Commercial auto physical damage	28860	Clear Blue Ins Co	Property and Casualty	N	Stock	N	P	Clear Blue Financial	Authorized Surplus Lines W	TX	899,549	912,973	370,911	614,487	0.230%	14.906%
2022	21.2. Commercial auto physical damage	37745	Clear Blue Specialty Ins Co	Property and Casualty	N	Stock	N	P	Clear Blue Financial	Licensed	TX	19,041	13,573	-17,889	263,876	0.005%	14.911%
2022	21.2. Commercial auto physical damage	39993	Colony Ins Co	Property and Casualty	N	Stock	N	P	Argo Grp Us Inc Grp	Authorized Surplus Lines W	VA	411,238	384,778	61,743	101,709	0.105%	15.017%
2022	21.2. Commercial auto physical damage	31127	Columbia Cas Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Authorized Surplus Lines W	IL	0	0	0	-39	0.000%	15.017%
2022	21.2. Commercial auto physical damage	19410	Commerce & Industry Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	NY	1,055	2,051	-456	31	0.000%	15.017%
2022	21.2. Commercial auto physical damage	20443	Continental Cas Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	287,086	289,116	108,457	174,395	0.073%	15.090%
2022	21.2. Commercial auto physical damage	35289	Continental Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	362,385	299,077	99,910	110,337	0.093%	15.183%
2022	21.2. Commercial auto physical damage	10804	Continental Western Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	363,734	380,026	133,882	172,848	0.093%	15.276%
2022	21.2. Commercial auto physical damage	10499	Corepointe Ins Co	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	436,858	305,613	117,099	270,515	0.112%	15.388%
2022	21.2. Commercial auto physical damage	18961	Crestbrook Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	237,216	222,336	125,824	122,138	0.061%	15.448%
2022	21.2. Commercial auto physical damage	10847	Cumis Ins Society Inc	Property and Casualty	N	Stock	N	P	Trustage Grp	Licensed	IA	1,360,543	1,361,606	289,239	292,557	0.348%	15.796%
2022	21.2. Commercial auto physical damage	35483	Daily Underwriters Of Amer	Property and Casualty	N	Stock	N	P		Licensed	PA	369,911	367,323	90,405	66,233	0.095%	15.891%
2022	21.2. Commercial auto physical damage	42587	Depositors Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	106,271	90,105	145,343	142,571	0.027%	15.918%
2022	21.2. Commercial auto physical damage	42048	Diamond State Ins Co	Property and Casualty	N	Stock	N	P	Global Ind Grp	Licensed	IN	0	0	0	-96	0.000%	15.918%
2022	21.2. Commercial auto physical damage	36463	Discover Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	146	0.000%	15.918%
2022	21.2. Commercial auto physical damage	13692	Donegal Mut Ins Co	Property and Casualty	N	Mutual	N	P	Donegal Grp	Licensed	PA	577,766	572,282	167,010	171,410	0.148%	16.066%
2022	21.2. Commercial auto physical damage	28649	Eastern Atlantic Ins Co	Property and Casualty	N	Stock	N	P	George A Parmer Grp	Licensed	PA	187,742	150,292	0	9,950	0.048%	16.114%
2022	21.2. Commercial auto physical damage	25186	Emc Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Emc Ins Co Grp	Licensed	IA	575,992	550,984	203,959	279,564	0.147%	16.261%
2022	21.2. Commercial auto physical damage	21407	Emcasco Ins Co	Property and Casualty	N	Stock	N	P	Emc Ins Co Grp	Licensed	IA	791,996	811,672	797,455	1,002,129	0.203%	16.464%
2022	21.2. Commercial auto physical damage	21326	Empire Fire & Marine Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	998,390	1,074,364	339,136	375,748	0.255%	16.719%
2022	21.2. Commercial auto physical damage	21458	Employers Ins Co Of Wausau	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	149,031	135,039	74,240	79,756	0.038%	16.757%
2022	21.2. Commercial auto physical damage	21415	Employers Mut Cas Co	Property and Casualty	N	Mutual	N	P	Emc Ins Co Grp	Licensed	IA	2,469,798	2,411,103	1,695,821	1,221,751	0.632%	17.389%
2022	21.2. Commercial auto physical damage	26271	Erie Ins Exch	Property and Casualty	N	Reciprocal	N	P	Erie Ins Grp	Licensed	PA	21,010,970	19,597,019	16,597,005	16,414,523	5.374%	22.763%
2022	21.2. Commercial auto physical damage	35378	Evanston Ins Co	Property and Casualty	N	Stock	N	P	Markel Corp Grp	Authorized Surplus Lines W	IL	11,572	5,775	-525	2,138	0.003%	22.766%
2022	21.2. Commercial auto physical damage	16044	Everest Denali Ins Co	Property and Casualty	N	Stock	N	P	Everest Reins Holding	Licensed	DE	579,277	661,634	198,376	119,879	0.148%	22.914%
2022	21.2. Commercial auto physical damage	10851	Everest Ind Ins Co	Property and Casualty	N	Stock	N	P	Everest Reins Holding	Authorized Surplus Lines W	DE	8,596	15,382	-19,286	-405,791	0.002%	22.916%
2022	21.2. Commercial auto physical damage	10120	Everest Natl Ins Co	Property and Casualty	N	Stock	N	P	Everest Reins Holding	Licensed	DE	525,106	461,131	197,120	305,780	0.134%	23.050%
2022	21.2. Commercial auto physical damage	16045	Everest Premier Ins Co	Property and Casualty	N	Stock	N	P	Everest Reins Holding	Licensed	DE	40,577	21,311	0	2,847	0.010%	23.061%
2022	21.2. Commercial auto physical damage	26921	Everest Reins Co	Property and Casualty	N	Stock	N	P	Everest Reins Holding	Licensed	DE	0	0	0	-66	0.000%	23.061%
2022	21.2. Commercial auto physical damage	16882	Everspan Ind Ins Co	Property and Casualty	N	Stock	N	P	Ambac Financial Grp	Not Licensed	AZ	408,011	74,369	33,952	56,128	0.104%	23.165%
2022	21.2. Commercial auto physical damage	11045	Excelsior Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	0	0	0	-5,830	0.000%	23.165%
2022	21.2. Commercial auto physical damage	15201	Fair American Select Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Authorized Surplus Lines W	DE	0	369	0	-139	0.000%	23.165%
2022	21.2. Commercial auto physical damage	15884	Falls Lake Fire & Cas Co	Property and Casualty	N	Stock	N	P	James River Grp	Licensed	CA	9,313	9,313	0	1,766	0.002%	23.167%
2022	21.2. Commercial auto physical damage	31925	Falls Lake Natl Ins Co	Property and Casualty	N	Stock	N	P	James River Grp	Licensed	OH	1,332,986	1,508,672	871,335	872,570	0.341%	23.508%
2022	21.2. Commercial auto physical damage	26298	Farmers Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	RI	0	0	0	-2,103	0.000%	23.508%
2022	21.2. Commercial auto physical damage	10178	Fcci Ins Co	Property and Casualty	N	Stock	N	P	Fcci Mut Ins Grp	Licensed	FL	1,174,859	1,264,571	577,992	591,480	0.300%	23.809%
2022	21.2. Commercial auto physical damage	20281	Federal Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	914,394	879,433	382,677	223,987	0.234%	24.043%
2022	21.2. Commercial auto physical damage	13935	Federated Mut Ins Co	Property and Casualty	N	Mutual	N	P	Federated Mut Grp	Licensed	MN	4,285,516	4,230,615	2,182,313	2,290,537	1.091%	25.134%
2022	21.2. Commercial auto physical damage	16024	Federated Reserve Ins Co	Property and Casualty	N	Stock	N	P	Federated Mut Grp	Licensed	MN	815,590	741,611	104,778	127,384	0.209%	25.342%
2022	21.2. Commercial auto physical damage	11118	Federated Rural Electric Ins Exch	Property and Casualty	N	Reciprocal	N	P		Licensed	KS	290,961	289,800	420,026	407,437	0.074%	25.417%
2022	21.2. Commercial auto physical damage	28304	Federated Serv Ins Co	Property and Casualty	N	Stock	N	P	Federated Mut Grp	Licensed	MN	874,204	814,926	831,319	951,398	0.224%	25.640%
2022	21.2. Commercial auto physical damage	35386	Fidelity & Guar Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	IA	0	0	0	-147	0.000%	25.640%
2022	21.2. Commercial auto physical damage	25879	Fidelity & Guar Ins Underwriters Inc	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	WI	0	0	0	-113	0.000%	25.640%
2022	21.2. Commercial auto physical damage	21873	Firemans Fund Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	IL	31,111	18,143	0	-11,516	0.008%	25.648%
2022	21.2. Commercial auto physical damage	21784	Firemans Ins Co Of Washington Dc	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	DE	432,040	422,709	377,822	239,626	0.110%	25.759%
2022	21.2. Commercial auto physical damage	10676	First Guard Ins Co	Property and Casualty	N	Stock	N	P	Biglari Holdings Grp	Licensed	AZ	1,592,463	1,592,463	856,107	883,616	0.407%	26.166%
2022	21.2. Commercial auto physical damage	33588	First Liberty Ins Corp	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IL	315,414	259,539	86,799	109,836	0.081%	26.247%
2022	21.2. Commercial auto physical damage	24724	First Natl Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	0	0	0	-434	0.000%	26.247%
2022	21.2. Commercial auto physical damage	40100	Firstline Ins Co	Property and Casualty	N	Stock	N	P	Harford Grp	Licensed	MD	26,674	21,732	6,374	2,346	0.007%	26.253%
2022	21.2. Commercial auto physical damage	13978	Florists Mut Ins Co	Property and Casualty	N	Mutual	N	P	Sentry Ins Grp	Licensed	IL	221,277	208,893	254,274	221,959	0.057%	26.310%
2022	21.2. Commercial auto physical damage	11185	Foremost Ins Co Grand Rapids Mi	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	MI	0	0	63	-27,494	0.000%	26.310%
2022	21.2. Commercial auto physical damage	11800	Foremost Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	MI	0	0	0	-8,879	0.000%	26.310%
2022	21.2. Commercial auto physical damage	41513	Foremost Signature Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	MI	0	0	0	-24,524	0.000%	26.310%
2022	21.2. Commercial auto physical damage	16823	Fortegra Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tiptree Fin Grp	Licensed	AZ	0	2,936	0	6,665	0.000%	26.310%
2022	21.2. Commercial auto physical damage	13986	Frankenmuth Mut Ins Co	Property and Casualty	N	Stock	N	P	Frankenmuth Grp	Licensed	MI	5,187,884	4,789,757	3,123,207	3,619,745	1.327%	27.637%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL AUTO PHYSICAL DAMAGE 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	21.2. Commercial auto physical damage	22209	Freedom Specialty Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	0	0	-233	0.000%	27.637%
2022	21.2. Commercial auto physical damage	22055	Geico Ind Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Licensed	NE	0	0	0	-3	0.000%	27.637%
2022	21.2. Commercial auto physical damage	24414	General Cas Co Of Wi	Property and Casualty	N	Stock	N	P	Obe Ins Grp	Licensed	WI	232,208	310,990	86,864	56,544	0.059%	27.696%
2022	21.2. Commercial auto physical damage	20559	General Security Ind Co Of Az	Property and Casualty	N	Stock	N	P	Scor Grp	Authorized Surplus Lines W	AZ	387,865	398,694	133,869	185,215	0.099%	27.795%
2022	21.2. Commercial auto physical damage	25659	Gotham Ins Co	Property and Casualty	N	Stock	N	P	Coaction Global Inc	Licensed	NY	200	68	0	16	0.000%	27.795%
2022	21.2. Commercial auto physical damage	22063	Government Employees Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Licensed	NE	1,438	762	0	-9,936	0.000%	27.796%
2022	21.2. Commercial auto physical damage	23809	Granite State Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	80,241	87,876	-4,312	-207	0.021%	27.816%
2022	21.2. Commercial auto physical damage	25984	Graphic Arts Mut Ins Co	Property and Casualty	N	Mutual	N	P	Utica Grp	Licensed	NY	720,863	660,688	297,077	318,239	0.184%	28.001%
2022	21.2. Commercial auto physical damage	26832	Great Amer Alliance Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	73,610	66,163	-22,873	5,059	0.019%	28.020%
2022	21.2. Commercial auto physical damage	26344	Great Amer Assur Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	3,790,166	3,834,475	2,047,315	2,501,881	0.969%	28.989%
2022	21.2. Commercial auto physical damage	16691	Great Amer Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	115,066	139,509	100,481	93,013	0.029%	29.018%
2022	21.2. Commercial auto physical damage	22136	Great Amer Ins Co Of Ny	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	NY	35,516	42,060	63,276	71,065	0.009%	29.027%
2022	21.2. Commercial auto physical damage	25224	Great Divide Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	ND	533,883	484,242	250,644	41,020	0.137%	29.164%
2022	21.2. Commercial auto physical damage	20303	Great Northern Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	488,530	474,615	517,432	434,556	0.125%	29.289%
2022	21.2. Commercial auto physical damage	11371	Great West Cas Co	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	NE	3,790,295	2,373,940	1,456,802	1,666,764	0.769%	30.058%
2022	21.2. Commercial auto physical damage	22322	Greenwich Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	179,250	196,928	127,390	176,507	0.046%	30.104%
2022	21.2. Commercial auto physical damage	15032	Guideone Ins Co	Property and Casualty	N	Stock	N	P	Guideone Ins Grp	Licensed	IA	190,136	176,853	36,972	40,108	0.049%	30.153%
2022	21.2. Commercial auto physical damage	19530	Hallmark Natl Ins Co	Property and Casualty	N	Stock	N	P	Hallmark Fin Serv Gr	Licensed	AZ	41,824	6,443	11,396	12,312	0.011%	30.163%
2022	21.2. Commercial auto physical damage	26808	Hallmark Specialty Ins Co	Property and Casualty	N	Stock	N	P	Hallmark Fin Serv Gr	Authorized Surplus Lines W	OK	7,553	4,035	0	167	0.002%	30.165%
2022	21.2. Commercial auto physical damage	36064	Hanover Amer Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	102,158	85,009	38,672	46,163	0.026%	30.192%
2022	21.2. Commercial auto physical damage	22292	Hanover Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	161,293	112,396	29,790	32,893	0.041%	30.233%
2022	21.2. Commercial auto physical damage	26433	Harco Natl Ins Co	Property and Casualty	N	Stock	N	P	Iat Reins Co Grp	Licensed	IL	326,642	382,428	443,848	457,592	0.084%	30.316%
2022	21.2. Commercial auto physical damage	14141	Harford Mut Ins Co	Property and Casualty	N	Stock	N	P	Harford Grp	Licensed	MD	728,945	694,039	661,290	550,251	0.186%	30.503%
2022	21.2. Commercial auto physical damage	23582	Harleysville Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	256,040	257,581	222,047	222,047	0.065%	30.568%
2022	21.2. Commercial auto physical damage	35696	Harleysville Preferred Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	1,847	15,689	655	173	0.000%	30.569%
2022	21.2. Commercial auto physical damage	26182	Harleysville Worcester Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	37,704	23,334	16,771	16,821	0.010%	30.578%
2022	21.2. Commercial auto physical damage	22357	Hartford Accident & Ind Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	609,204	612,542	523,397	445,609	0.156%	30.734%
2022	21.2. Commercial auto physical damage	29424	Hartford Cas Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	358,892	412,197	431,705	416,387	0.092%	30.826%
2022	21.2. Commercial auto physical damage	19682	Hartford Fire Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	2,596,445	2,644,049	1,227,016	1,316,932	0.664%	31.490%
2022	21.2. Commercial auto physical damage	37478	Hartford Ins Co Of The Midwest	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	453,538	347,683	202,887	174,080	0.116%	31.606%
2022	21.2. Commercial auto physical damage	30104	Hartford Underwriters Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	188,185	200,163	91,546	85,978	0.048%	31.654%
2022	21.2. Commercial auto physical damage	41343	Hdi Global Ins Co	Property and Casualty	N	Stock	N	P	Hannover Grp	Licensed	IL	0	424	0	-470	0.000%	31.654%
2022	21.2. Commercial auto physical damage	16131	Hdi Specialty Ins Co	Property and Casualty	N	Stock	N	P	Hannover Grp	Licensed	IL	101,820	81,686	0	39,288	0.026%	31.680%
2022	21.2. Commercial auto physical damage	10200	Hiscox Ins Co Inc	Property and Casualty	N	Stock	N	P	Hiscox Ins Grp	Licensed	IL	2,902	3,026	0	513	0.001%	31.681%
2022	21.2. Commercial auto physical damage	25054	Hudson Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	192,124	189,184	69,636	114,893	0.049%	31.730%
2022	21.2. Commercial auto physical damage	35408	Imperium Ins Co	Property and Casualty	N	Stock	N	P	Skycard Specialty Ins	Licensed	TX	27,052	32,427	29,129	-66,031	0.007%	31.737%
2022	21.2. Commercial auto physical damage	11090	Incline Cas Co	Property and Casualty	N	Stock	N	P	Incline P&C Grp	Licensed	TX	94,959	41,753	0	24,007	0.024%	31.761%
2022	21.2. Commercial auto physical damage	43575	Indemnity Ins Co Of North Amer	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	350,958	357,818	91,181	9,503	0.090%	31.851%
2022	21.2. Commercial auto physical damage	36940	Indian Harbor Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Authorized Surplus Lines W	DE	363,468	343,477	78,352	49,025	0.093%	31.944%
2022	21.2. Commercial auto physical damage	19429	Insurance Co Of The State Of Pa	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	46	1,312	0	302	0.000%	31.944%
2022	21.2. Commercial auto physical damage	22780	Integon Gen Ins Corp	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	3,032,566	2,760,703	1,269,399	-3,965,141	0.776%	32.720%
2022	21.2. Commercial auto physical damage	22772	Integon Ind Corp	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	14,703,783	14,254,774	6,332,216	6,963,679	3.761%	36.480%
2022	21.2. Commercial auto physical damage	29742	Integon Natl Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	4,883,371	4,600,614	760,213	2,377,373	1.249%	37.729%
2022	21.2. Commercial auto physical damage	22829	Interstate Fire & Cas Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Authorized Surplus Lines W	IL	13,244	12,946	0	-2,524	0.003%	37.733%
2022	21.2. Commercial auto physical damage	10749	Intrepid Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	64,910	36,112	6,832	91,796	0.017%	37.749%
2022	21.2. Commercial auto physical damage	10885	Key Risk Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	575,837	491,969	138,977	84,800	0.147%	37.896%
2022	21.2. Commercial auto physical damage	15366	Knight Specialty Ins Co	Property and Casualty	N	Stock	N	P	Knightbrook Ins Grp	Authorized Surplus Lines W	DE	9,637	1,875	0	0	0.002%	37.899%
2022	21.2. Commercial auto physical damage	13722	Knightbrook Ins Co	Property and Casualty	N	Stock	N	P	Knightbrook Ins Grp	Licensed	DE	-2,668	19,458	272	272	-0.001%	37.898%
2022	21.2. Commercial auto physical damage	26077	Lancer Ins Co	Property and Casualty	N	Stock	N	P	Core Specialty Ins Hd	Licensed	IL	888,396	864,571	244,840	219,703	0.227%	38.125%
2022	21.2. Commercial auto physical damage	42404	Liberty Ins Corp	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IL	336,465	318,156	130,001	132,313	0.086%	38.212%
2022	21.2. Commercial auto physical damage	19917	Liberty Ins Underwriters Inc	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IL	0	0	0	12,265	0.000%	38.212%
2022	21.2. Commercial auto physical damage	23035	Liberty Mut Fire Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	1,394,085	1,508,389	744,608	755,201	0.357%	38.568%
2022	21.2. Commercial auto physical damage	23043	Liberty Mut Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	MA	62,020	65,240	0	7,952	0.016%	38.584%
2022	21.2. Commercial auto physical damage	10725	Liberty Surplus Ins Corp	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Authorized Surplus Lines W	NH	0	0	0	-1,838	0.000%	38.584%
2022	21.2. Commercial auto physical damage	33600	Lm Ins Corp	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IL	249,334	247,487	185,615	185,311	0.064%	38.648%
2022	21.2. Commercial auto physical damage	36897	Manufacturers Alliance Ins Co	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	PA	63,997	71,256	-9,061	-18,386	0.016%	38.664%
2022	21.2. Commercial auto physical damage	28932	Markel Amer Ins Co	Property and Casualty	N	Stock	N	P	Markel Corp Grp	Licensed	VA	0	0	0	-149	0.000%	38.664%
2022	21.2. Commercial auto physical damage	38970	Markel Ins Co	Property and Casualty	N	Stock	N	P	Markel Corp Grp	Licensed	IL	338,129	365,561	134,091	166,580	0.086%	38.750%
2022	21.2. Commercial auto physical damage	22306	Massachusetts Bay Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	200,683	219,013	81,008	78,907	0.051%	38.802%
2022	21.2. Commercial auto physical damage	36838	Mesa Underwriters Specialty Ins Co	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Authorized Surplus Lines W	NJ	453,494	352,803	153,801	160,834	0.116%	38.918%
2022	21.2. Commercial auto physical damage	23434	Middlesex Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	996,858	916,091	1,041,833	956,410	0.255%	39.173%
2022	21.2. Commercial auto physical damage	27138	Midvale Ind Co	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	WI	13,623	10,754	0	98	0.003%	39.176%
2022	21.2. Commercial auto physical damage	26662	Milford Cas Ins Co	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	244,115	228,330	66,326	60,936	0.062%	39.239%
2022	21.2. Commercial auto physical damage	20362	Mitsui Sumitomo Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Ms & Ad Ins Grp	Licensed	NY	57,254	131,091	176,720	203,389	0.015%	39.253%
2022	21.2. Commercial auto physical damage	22551	Mitsui Sumitomo Ins Usa Inc	Property and Casualty	N	Stock	N	P	Ms & Ad Ins Grp	Licensed	NY	138,007	128,770	89,799	117,078	0.035%	39.288%
2022	21.2. Commercial auto physical damage	10675	Mobilias Gen Ins Co	Property and Casualty	N	Stock	N	P	Csaa Ins Grp	Licensed	AZ	25,909	104,690	56,133	69,173	0.007%	39.295%
2022	21.2. Commercial auto physical damage	16392	Mobilias Ins Co	Property and Casualty	N	Stock	N	P	Csaa Ins Grp	Licensed	AZ	2,315,814	437,607	440,233	700,961	0.592%	39.887%
2022	21.2. Commercial auto physical damage	32506	Monroe Guar Ins Co	Property and Casualty	N	Stock	N	P	Fcol Mut Ins Grp	Licensed	IN	915,483	916,609	722,656	679,594	0.234%	40.122%

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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	21.2. Commercial auto physical damage	14613	Montgomery Mut Ins Co	Property and Casualty	N	Mutual	N	P	Liberty Mut Grp	Licensed	MA	0	0	0	8	0.000%	40.122%
2022	21.2. Commercial auto physical damage	22012	Motors Ins Corp	Property and Casualty	N	Stock	N	P	Ally Ins Holdings Grp	Licensed	MI	3,226,050	3,226,050	913,682	1,298,241	0.825%	40.947%
2022	21.2. Commercial auto physical damage	23663	National Amer Ins Co	Property and Casualty	N	Stock	N	P	Chandler Ins Grp	Licensed	OK	2,846	3,124	5,700	5,864	0.001%	40.947%
2022	21.2. Commercial auto physical damage	11991	National Cas Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	1,559,691	1,476,674	778,537	600,588	0.399%	41.346%
2022	21.2. Commercial auto physical damage	16217	National Farmers Union Prop & Cas	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	4,770	4,770	22,912	23,911	0.001%	41.347%
2022	21.2. Commercial auto physical damage	20079	National Fire & Marine Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Authorized Surplus Lines W	NE	757,865	754,050	353,901	331,291	0.194%	41.541%
2022	21.2. Commercial auto physical damage	20478	National Fire Ins Co Of Hartford	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	498,734	447,703	109,479	200,667	0.128%	41.669%
2022	21.2. Commercial auto physical damage	23728	National Gen Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	MO	64,104	69,105	0	550	0.016%	41.685%
2022	21.2. Commercial auto physical damage	20087	National Ind Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Licensed	NE	1,151,933	1,395,004	62,075	116,659	0.295%	41.980%
2022	21.2. Commercial auto physical damage	32620	National Interstate Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	1,889,760	1,933,599	524,829	529,807	0.483%	42.463%
2022	21.2. Commercial auto physical damage	20052	National Liab & Fire Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Licensed	CT	755,012	755,441	163,180	217,204	0.193%	42.656%
2022	21.2. Commercial auto physical damage	22608	National Specialty Ins Co	Property and Casualty	N	Stock	N	P	Markel Corp Grp	Licensed	TX	22,544	14,544	0	1,000	0.006%	42.662%
2022	21.2. Commercial auto physical damage	21881	National Surety Corp	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	IL	0	0	0	-4,743	0.000%	42.662%
2022	21.2. Commercial auto physical damage	20141	National Trust Ins Co	Property and Casualty	N	Stock	N	P	Fccl Mut Ins Grp	Licensed	IN	286,592	292,179	283,698	280,054	0.073%	42.735%
2022	21.2. Commercial auto physical damage	19445	National Union Fire Ins Co Of Pittsb	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	PA	11,886,969	11,120,542	8,450,602	8,205,728	3.040%	45.776%
2022	21.2. Commercial auto physical damage	26093	Nationwide Affinity Co Of Amer	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	765,529	261,241	62,625	91,421	0.196%	45.971%
2022	21.2. Commercial auto physical damage	28223	Nationwide Agribusiness Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	515,207	620,432	347,239	598,488	0.132%	46.103%
2022	21.2. Commercial auto physical damage	10723	Nationwide Assur Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	1,881,979	1,033,457	293,569	424,907	0.481%	46.584%
2022	21.2. Commercial auto physical damage	23760	Nationwide Gen Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	472,259	331,351	415,373	345,416	0.121%	46.705%
2022	21.2. Commercial auto physical damage	10948	Nationwide Ins Co Of Fl	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	148,299	113,045	18,352	21,953	0.038%	46.743%
2022	21.2. Commercial auto physical damage	23779	Nationwide Mut Fire Ins Co	Property and Casualty	N	Mutual	N	P	Nationwide Corp Grp	Not Licensed	OH	1,237,735	1,851,364	1,085,014	949,822	0.317%	47.060%
2022	21.2. Commercial auto physical damage	23787	Nationwide Mut Ins Co	Property and Casualty	N	Mutual	N	P	Nationwide Corp Grp	Licensed	OH	269,793	408,500	137,153	144,286	0.069%	47.129%
2022	21.2. Commercial auto physical damage	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	34,806	59,113	87,267	82,428	0.009%	47.138%
2022	21.2. Commercial auto physical damage	42307	Navigators Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	NY	200,589	132,960	0	11,456	0.051%	47.189%
2022	21.2. Commercial auto physical damage	24171	Netherlands Ins Co The	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	0	0	-2,327	-2,416	0.000%	47.189%
2022	21.2. Commercial auto physical damage	23841	New Hampshire Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	27,617	28,126	0	-4,535	0.007%	47.196%
2022	21.2. Commercial auto physical damage	16608	New York Marine & Gen Ins Co	Property and Casualty	N	Stock	N	P	Coaction Global Inc	Licensed	NY	293,742	294,286	92,100	59,615	0.075%	47.271%
2022	21.2. Commercial auto physical damage	16285	Next Ins Us Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	DE	37,790	69,241	67,024	67,524	0.010%	47.281%
2022	21.2. Commercial auto physical damage	14788	Ngm Ins Co	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	FL	525,490	519,617	347,924	356,091	0.134%	47.415%
2022	21.2. Commercial auto physical damage	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	N	Mutual	N	P	North Carolina Farm	Licensed	NC	13,173,851	12,650,742	11,988,593	11,835,270	3.369%	50.785%
2022	21.2. Commercial auto physical damage	13167	North Light Specialty Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Authorized Surplus Lines W	IL	211,659	211,659	317,831	326,024	0.054%	50.839%
2022	21.2. Commercial auto physical damage	27740	North Pointe Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	242,134	151,758	47,573	50,366	0.062%	50.901%
2022	21.2. Commercial auto physical damage	21105	North River Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NJ	1,350,474	422,610	119,215	21,709	0.345%	51.246%
2022	21.2. Commercial auto physical damage	27987	Northfield Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Authorized Surplus Lines W	IA	3,532	3,641	0	2,082	0.001%	51.247%
2022	21.2. Commercial auto physical damage	24031	Northland Cas Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	-2	0.000%	51.247%
2022	21.2. Commercial auto physical damage	24015	Northland Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	3,335,151	2,991,724	1,158,607	1,177,075	0.853%	52.100%
2022	21.2. Commercial auto physical damage	42552	Nova Cas Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NY	110,910	122,543	99,831	91,103	0.028%	52.128%
2022	21.2. Commercial auto physical damage	39608	Nutmeg Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	224,980	124,089	77,301	82,876	0.058%	52.186%
2022	21.2. Commercial auto physical damage	35602	Obsidian Ins Co	Property and Casualty	N	Stock	N	P	Obs Holdings Grp	Licensed	OH	2,426	2,360	0	815	0.001%	52.186%
2022	21.2. Commercial auto physical damage	23248	Occidental Fire & Cas Co Of Nc	Property and Casualty	N	Stock	N	P	Iat Reins Co Grp	Licensed	NC	175,954	148,248	82,073	121,180	0.045%	52.231%
2022	21.2. Commercial auto physical damage	24074	Ohio Cas Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	169,344	158,357	66,783	53,419	0.043%	52.275%
2022	21.2. Commercial auto physical damage	24104	Ohio Farmers Ins Co	Property and Casualty	N	Mutual	N	P	Westfield Grp	Licensed	OH	22,028	19,570	53,014	55,343	0.006%	52.280%
2022	21.2. Commercial auto physical damage	24082	Ohio Security Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	2,551,353	2,634,872	1,364,186	1,067,294	0.653%	52.933%
2022	21.2. Commercial auto physical damage	17558	Old Guard Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	106,260	61,555	101,855	116,406	0.027%	52.960%
2022	21.2. Commercial auto physical damage	24139	Old Republic Gen Ins Corp	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	IL	140,945	166,116	97,489	73,278	0.036%	52.996%
2022	21.2. Commercial auto physical damage	24147	Old Republic Ins Co	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	PA	5,988,452	5,475,017	3,026,776	4,881,334	1.532%	54.528%
2022	21.2. Commercial auto physical damage	31143	Old Republic Union Ins Co	Property and Casualty	N	Stock	N	P	Old Republic Grp	Authorized Surplus Lines W	IL	30,092	106,534	96,684	34,506	0.008%	54.535%
2022	21.2. Commercial auto physical damage	32700	Owners Ins Co	Property and Casualty	N	Stock	N	P	Auto Owners Grp	Licensed	OH	15,172,693	14,359,086	11,975,473	12,520,553	3.881%	58.416%
2022	21.2. Commercial auto physical damage	22748	Pacific Employers Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	0	0	0	6	0.000%	58.416%
2022	21.2. Commercial auto physical damage	20346	Pacific Ind Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	WI	0	0	0	-58	0.000%	58.416%
2022	21.2. Commercial auto physical damage	10046	Pacific Ins Co Ltd	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Authorized Surplus Lines W	CT	0	0	13,254	17,312	0.000%	58.416%
2022	21.2. Commercial auto physical damage	16754	Palomar Excess & Surplus Ins Co	Property and Casualty	N	Stock	N	P	Palomar Holdings Grp	Licensed	AZ	26,809	3,085	0	0	0.007%	58.423%
2022	21.2. Commercial auto physical damage	10859	Park Natl Ins Co	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	0	0	0	-72	0.000%	58.423%
2022	21.2. Commercial auto physical damage	24198	Peerless Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	0	0	0	10	0.000%	58.423%
2022	21.2. Commercial auto physical damage	14958	Peninsula Ins Co	Property and Casualty	N	Stock	N	P	Donegal Grp	Licensed	PA	597,757	615,920	153,386	201,186	0.153%	58.576%
2022	21.2. Commercial auto physical damage	14982	Penn Millers Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	151,465	144,624	154,822	158,612	0.039%	58.614%
2022	21.2. Commercial auto physical damage	32441	Penn Natl Security Ins Co	Property and Casualty	N	Stock	N	P	Pennsylvania Natl Ins	Licensed	PA	2,916,355	2,931,587	1,826,127	1,778,677	0.746%	59.360%
2022	21.2. Commercial auto physical damage	10673	Penn Star Ins Co	Property and Casualty	N	Stock	N	P	Global Ind Grp	Authorized Surplus Lines W	PA	0	0	0	-9	0.000%	59.360%
2022	21.2. Commercial auto physical damage	14974	Pennsylvania Lumbermens Mut Ins	Property and Casualty	N	Mutual	N	P	Pennsylvania Lumber	Licensed	PA	818,389	787,763	929,381	952,503	0.209%	59.570%
2022	21.2. Commercial auto physical damage	12262	Pennsylvania Manufacturers Assoc Ins	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	PA	419,051	420,447	117,678	122,152	0.107%	59.677%
2022	21.2. Commercial auto physical damage	41424	Pennsylvania Manufacturers Ind Co	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	PA	14,725	15,356	15,961	8,193	0.004%	59.681%
2022	21.2. Commercial auto physical damage	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	N	Mutual	N	P	Pennsylvania Natl Ins	Licensed	PA	3,416,973	3,298,441	2,038,509	2,148,389	0.874%	60.554%
2022	21.2. Commercial auto physical damage	13714	Pharmacists Mut Ins Co	Property and Casualty	N	Mutual	N	P	Pharmacists Mut Grp	Licensed	IA	190,706	190,185	173,990	154,833	0.049%	60.603%
2022	21.2. Commercial auto physical damage	18058	Philadelphia Ind Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Licensed	PA	1,895,552	1,831,644	1,185,243	1,225,395	0.485%	61.088%
2022	21.2. Commercial auto physical damage	25623	Phoenix Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	1,212,418	1,216,798	673,884	731,945	0.310%	61.398%
2022	21.2. Commercial auto physical damage	30945	Plaza Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IA	0	0	0	-1	0.000%	61.398%
2022	21.2. Commercial auto physical damage	37257	Praetorian Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	17,481	5,562	0	-11,658	0.004%	61.403%
2022	21.2. Commercial auto physical damage	12588	Prime Ins Co	Property and Casualty	N	Stock	N	P	Prime Holdings Ins G	Authorized Surplus Lines W	IL	1,718	19,390	27,752	27,752	0.000%	61.403%

NORTH CAROLINA DEPARTMENT OF INSURANCE
 NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL AUTO PHYSICAL DAMAGE 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	21.2. Commercial auto physical damage	14371	Prime Prop & Cas Ins Inc	Property and Casualty	N	Stock	N	P	Prime Holdings Ins G	Licensed	IL	241,714	180,717	0	0	0.062%	61.465%
2022	21.2. Commercial auto physical damage	24260	Progressive Cas Ins Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	OH	0	0	-278	-278	0.000%	61.465%
2022	21.2. Commercial auto physical damage	38628	Progressive Northern Ins Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	WI	0	0	2,806	2,806	0.000%	61.465%
2022	21.2. Commercial auto physical damage	38784	Progressive Southeastern Ins Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	IN	64,827,332	61,037,655	37,432,031	39,507,547	16.580%	78.045%
2022	21.2. Commercial auto physical damage	34690	Property & Cas Ins Co Of Hartford	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	159,993	174,611	39,605	41,850	0.041%	78.086%
2022	21.2. Commercial auto physical damage	12416	Protective Ins Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	IN	5,104,132	4,912,735	3,091,029	3,384,127	1.305%	79.391%
2022	21.2. Commercial auto physical damage	13149	Protective Specialty Ins Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Authorized Surplus Lines W	IN	7,645	3,479	0	0	0.002%	79.393%
2022	21.2. Commercial auto physical damage	39217	Qbe Ins Corp	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	27,961	38,593	37,873	37,812	0.007%	79.401%
2022	21.2. Commercial auto physical damage	24449	Regent Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	WI	-1,030	5,697	19,621	22,530	0.000%	79.400%
2022	21.2. Commercial auto physical damage	12475	Republic Franklin Ins Co	Property and Casualty	N	Stock	N	P	Ulrica Grp	Licensed	OH	442,101	407,486	395,115	412,285	0.113%	79.513%
2022	21.2. Commercial auto physical damage	40479	Republic Vanguard Ins Co	Other Risk-Bearing Entlt	N	Stock	N	P	Amtrust Financial Ser	Authorized Surplus Lines W	AZ	1,594	1,594	0	0	0.000%	79.514%
2022	21.2. Commercial auto physical damage	36684	Riverport Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	763	709	0	56	0.000%	79.514%
2022	21.2. Commercial auto physical damage	13056	Ril Ins Co	Property and Casualty	N	Stock	N	P	Ril Ins Grp	Licensed	IL	681,326	640,670	170,813	314,635	0.174%	79.688%
2022	21.2. Commercial auto physical damage	11089	Rock Ridge Ins Co	Property and Casualty	N	Stock	N	P	Clear Blue Financial	Licensed	TX	172,220	157,919	2,833	1,393	0.044%	79.732%
2022	21.2. Commercial auto physical damage	11134	Rural Trust Ins Co	Property and Casualty	N	Stock	N	P	Licensed	Licensed	TX	75,990	80,134	79,420	86,585	0.019%	79.752%
2022	21.2. Commercial auto physical damage	15105	Safety Natl Cas Corp	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Licensed	MO	255,184	221,341	136,413	110,867	0.065%	79.817%
2022	21.2. Commercial auto physical damage	13815	Safety Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Authorized Surplus Lines W	MO	82,156	28,709	0	27,389	0.021%	79.838%
2022	21.2. Commercial auto physical damage	40460	Sagamore Ins Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	IN	179,771	125,289	0	22,900	0.046%	79.884%
2022	21.2. Commercial auto physical damage	15580	Scottsdale Ind Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	32,249	46,580	59,981	58,484	0.088%	79.892%
2022	21.2. Commercial auto physical damage	41297	Scottsdale Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Authorized Surplus Lines W	OH	-3,945	71,828	-2,100	-9,096	-0.001%	79.891%
2022	21.2. Commercial auto physical damage	19879	Security Natl Ins Co	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	16,263	16,947	11,452	2,721	0.004%	79.895%
2022	21.2. Commercial auto physical damage	12572	Selective Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	NJ	5,186,198	5,161,134	4,981,234	5,253,667	1.326%	81.222%
2022	21.2. Commercial auto physical damage	19259	Selective Ins Co Of Sc	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	IN	2,096,061	2,028,962	1,018,917	1,078,597	0.536%	81.758%
2022	21.2. Commercial auto physical damage	39926	Selective Ins Co Of The Southeast	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	IN	4,205,687	4,069,976	2,904,680	2,840,601	1.076%	82.833%
2022	21.2. Commercial auto physical damage	11000	Sentinel Ins Co Ltd	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	242,212	256,570	135,543	127,006	0.062%	82.895%
2022	21.2. Commercial auto physical damage	28460	Sentry Cas Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	0	0	0	13	0.000%	82.895%
2022	21.2. Commercial auto physical damage	24988	Sentry Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	519,326	526,149	365,041	357,493	0.133%	83.028%
2022	21.2. Commercial auto physical damage	21180	Sentry Select Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	5,501,714	5,209,841	2,263,026	2,259,735	1.407%	84.435%
2022	21.2. Commercial auto physical damage	38997	Sompo Amer Fire & Mar Ins Co Amer	Property and Casualty	N	Stock	N	P	Sompo Grp	Licensed	NY	11,247	12,005	3,805	356	0.003%	84.438%
2022	21.2. Commercial auto physical damage	11126	Sompo Amer Ins Co	Property and Casualty	N	Stock	N	P	Sompo Grp	Licensed	NY	367,953	337,818	8,497	-226,072	0.094%	84.532%
2022	21.2. Commercial auto physical damage	26867	Southern Ins Co Of Va	Property and Casualty	N	Stock	N	P	Donegal Grp	Licensed	VA	636,551	615,260	541,421	539,321	0.163%	84.695%
2022	21.2. Commercial auto physical damage	26468	Southern Mut Church Ins Co	Property and Casualty	N	Mutual	N	P	Licensed	Licensed	SC	157,266	154,574	67,449	80,374	0.040%	84.735%
2022	21.2. Commercial auto physical damage	15709	Southern States Ins Exch	Property and Casualty	N	Reciprocal	N	P	Licensed	Licensed	VA	143,632	140,123	28,241	39,619	0.037%	84.772%
2022	21.2. Commercial auto physical damage	16999	Southlake Specialty Ins Co	Property and Casualty	N	Stock	N	P	Southlake Financial C	Licensed	TX	456,421	254,112	14,639	132,647	0.117%	84.889%
2022	21.2. Commercial auto physical damage	24376	Spinnaker Ins Co	Property and Casualty	N	Stock	N	P	Sh1 Holdings Grp	Licensed	IL	76,392	10,973	0	0	0.020%	84.908%
2022	21.2. Commercial auto physical damage	24767	St Paul Fire & Marine Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	1	0.000%	84.908%
2022	21.2. Commercial auto physical damage	24775	St Paul Guardian Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	-1,000	-1,000	0.000%	84.908%
2022	21.2. Commercial auto physical damage	24791	St Paul Mercury Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	-285	0.000%	84.908%
2022	21.2. Commercial auto physical damage	30481	St Paul Surplus Lines Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Authorized Surplus Lines W	DE	0	0	0	-72	0.000%	84.908%
2022	21.2. Commercial auto physical damage	18023	Star Ins Co	Property and Casualty	N	Stock	N	P	Bcbs Of Mi Grp	Licensed	MI	147,676	114,173	-11,658	-90	0.038%	84.946%
2022	21.2. Commercial auto physical damage	40045	Starnet Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	58,476	58,507	34,366	43,366	0.015%	84.961%
2022	21.2. Commercial auto physical damage	38318	Starr Ind & Liab Co	Property and Casualty	N	Stock	N	P	Starr Grp	Licensed	TX	684,075	635,915	471,126	493,823	0.175%	85.136%
2022	21.2. Commercial auto physical damage	25496	Starstone Natl Ins Co	Property and Casualty	N	Stock	N	P	Core Specialty Ins Hd	Licensed	DE	37,996	37,996	0	48,104	0.010%	85.146%
2022	21.2. Commercial auto physical damage	25127	State Auto Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IA	956,915	1,043,439	1,311,495	803,530	0.245%	85.390%
2022	21.2. Commercial auto physical damage	25135	State Automobile Mut Ins Co	Property and Casualty	N	Mutual	N	P	Liberty Mut Grp	Licensed	OH	1,871,121	1,647,303	1,380,846	1,277,874	0.479%	85.869%
2022	21.2. Commercial auto physical damage	25178	State Farm Mut Auto Ins Co	Property and Casualty	N	Mutual	N	P	State Farm Grp	Licensed	IL	7,543,271	7,434,031	5,116,861	5,310,681	1.929%	87.798%
2022	21.2. Commercial auto physical damage	12831	State Natl Ins Co Inc	Property and Casualty	N	Stock	N	P	Markel Corp Grp	Licensed	TX	112,426	150,596	320,994	166,994	0.029%	87.827%
2022	21.2. Commercial auto physical damage	26387	Steadfast Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Authorized Surplus Lines W	IL	407,860	264,969	200,486	219,773	0.104%	87.931%
2022	21.2. Commercial auto physical damage	10340	Stonington Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	0	0	0	16	0.000%	87.931%
2022	21.2. Commercial auto physical damage	29874	Swiss Re Corp Solutions Amer Ins Co	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Licensed	MO	34,426	18,114	0	-2,579	0.009%	87.940%
2022	21.2. Commercial auto physical damage	29700	Swiss Re Corp Solutions Elite Ins Co	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Licensed	MO	144,173	140,860	20,728	46,341	0.037%	87.977%
2022	21.2. Commercial auto physical damage	12866	T H E Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	LA	24,005	24,900	5,941	9,134	0.006%	87.983%
2022	21.2. Commercial auto physical damage	42376	Technology Ins Co Inc	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	10,852	9,530	2,971	13,215	0.003%	87.986%
2022	21.2. Commercial auto physical damage	28665	The Cincinnati Cas Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	554,087	526,593	338,300	319,514	0.142%	88.128%
2022	21.2. Commercial auto physical damage	23280	The Cincinnati Ind Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	875,731	883,265	727,401	693,439	0.224%	88.352%
2022	21.2. Commercial auto physical damage	10677	The Cincinnati Ins Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	7,719,935	7,958,126	5,546,059	5,829,806	1.974%	90.326%
2022	21.2. Commercial auto physical damage	10945	Tokio Marine Amer Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Licensed	NY	434,269	412,882	175,307	202,716	0.111%	90.437%
2022	21.2. Commercial auto physical damage	23850	Tokio Marine Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Authorized Surplus Lines W	DE	-288	-12	0	0	0.000%	90.437%
2022	21.2. Commercial auto physical damage	28886	Transguard Ins Co Of Amer Inc	Property and Casualty	N	Stock	N	P	lat Reins Co Grp	Licensed	IL	430,207	404,917	352,837	287,116	0.110%	90.547%
2022	21.2. Commercial auto physical damage	20494	Transportation Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	66,581	63,019	39,884	26,334	0.017%	90.564%
2022	21.2. Commercial auto physical damage	41807	Transverse Specialty Ins Co	Property and Casualty	N	Stock	N	P	Transverse Ins Grp L	Authorized Surplus Lines W	TX	0	436	3,530	3,674	0.000%	90.564%
2022	21.2. Commercial auto physical damage	19046	Travelers Cas Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	1,681,947	1,684,979	906,862	865,045	0.430%	90.994%
2022	21.2. Commercial auto physical damage	25658	Travelers Ind Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	2,295,016	2,162,624	1,689,903	1,712,743	0.587%	91.581%
2022	21.2. Commercial auto physical damage	25666	Travelers Ind Co Of Amer	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	1,182,488	1,109,368	1,061,333	958,749	0.302%	91.884%
2022	21.2. Commercial auto physical damage	25682	Travelers Ind Co Of Ct	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	3,509,128	3,283,879	1,699,473	1,872,964	0.897%	92.781%
2022	21.2. Commercial auto physical damage	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	5,040,655	4,672,569	2,964,073	3,159,045	1.289%	94.070%
2022	21.2. Commercial auto physical damage	31003	Tri State Ins Co Of Mn	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	424,425	361,906	366,869	345,639	0.109%	94.179%
2022	21.2. Commercial auto physical damage	22225	Trisura Ins Co	Property and Casualty	N	Stock	N	P	Trisura Grp	Licensed	OK	50,774	14,213	0	3,446	0.013%	94.192%

NORTH CAROLINA DEPARTMENT OF INSURANCE
 NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL AUTO PHYSICAL DAMAGE 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	21.2. Commercial auto physical damage	16188	Trisura Specialty Ins Co	Property and Casualty	N	Stock	N	P	Trisura Grp		OK	111,476	88,419	28,769	51,364	0.029%	94.220%
2022	21.2. Commercial auto physical damage	21709	Truck Ins Exch	Property and Casualty	N	Reciprocal	N	P	Farmers Ins Grp		CA	0	0	8,305	8,305	0.000%	94.220%
2022	21.2. Commercial auto physical damage	27120	Trumbull Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	437,839	374,977	98,692	155,761	0.112%	94.332%
2022	21.2. Commercial auto physical damage	29459	Twin City Fire Ins Co Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	56,555	62,773	632	2,241	0.014%	94.347%
2022	21.2. Commercial auto physical damage	25844	Union Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	741,725	743,787	783,300	1,099,266	0.190%	94.537%
2022	21.2. Commercial auto physical damage	21423	Union Ins Co Of Providence	Property and Casualty	N	Stock	N	P	Emc Ins Co Grp	Licensed	IA	226,451	235,903	297,626	288,115	0.058%	94.595%
2022	21.2. Commercial auto physical damage	11770	United Financial Cas Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	OH	662,019	820,168	539,577	489,175	0.169%	94.764%
2022	21.2. Commercial auto physical damage	13064	United Natl Ins Co	Property and Casualty	N	Stock	N	P	Global Ind Grp	Not Licensed	PA	0	0	-281	19	0.000%	94.764%
2022	21.2. Commercial auto physical damage	12537	United Specialty Ins Co	Property and Casualty	N	Stock	N	P	Markel Corp Grp	Authorized Surplus Lines W	DE	429,306	736,306	651,624	692,624	0.110%	94.874%
2022	21.2. Commercial auto physical damage	25887	United States Fidelity & Guar Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	-65	0.000%	94.874%
2022	21.2. Commercial auto physical damage	21113	United States Fire Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	716,256	669,064	243,945	127,029	0.183%	95.057%
2022	21.2. Commercial auto physical damage	29157	United WI Ins Co	Property and Casualty	N	Stock	N	P	Bchs Of Mi Grp	Licensed	WI	119,825	85,953	61,761	30,958	0.031%	95.087%
2022	21.2. Commercial auto physical damage	41181	Universal Underwriters Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	0	0	-38,523	-38,523	0.000%	95.087%
2022	21.2. Commercial auto physical damage	29599	Us Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Licensed	TX	94,938	103,711	105,222	67,568	0.024%	95.112%
2022	21.2. Commercial auto physical damage	25976	Utica Mut Ins Co	Property and Casualty	N	Mutual	N	P	Utica Grp	Licensed	NY	696,246	696,749	371,427	396,124	0.178%	95.290%
2022	21.2. Commercial auto physical damage	10687	Utica Natl Assur Co	Property and Casualty	N	Stock	N	P	Utica Grp	Licensed	NY	338,494	320,631	333,865	372,707	0.087%	95.376%
2022	21.2. Commercial auto physical damage	20508	Valley Forge Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	609,369	594,453	368,643	446,963	0.156%	95.532%
2022	21.2. Commercial auto physical damage	21172	Vanliner Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	928,276	934,746	243,118	370,344	0.237%	95.770%
2022	21.2. Commercial auto physical damage	44768	Vantapro Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	AR	83,275	87,997	8,896	36,583	0.021%	95.791%
2022	21.2. Commercial auto physical damage	20397	Vigilant Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	NY	387	385	0	-11	0.000%	95.791%
2022	21.2. Commercial auto physical damage	40428	Voyager Ind Ins Co	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Authorized Surplus Lines W	GA	115,082	129,388	13,434	15,215	0.029%	95.821%
2022	21.2. Commercial auto physical damage	25011	Wesco Ins Co	Property and Casualty	N	Stock	N	P	Amtrust Financial Ser	Licensed	DE	738,141	805,003	340,163	136,801	0.189%	96.009%
2022	21.2. Commercial auto physical damage	44393	West Amer Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IN	89,478	77,028	50,974	56,461	0.023%	96.032%
2022	21.2. Commercial auto physical damage	15350	West Bend Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	WI	3,968,850	3,490,632	4,221,831	4,505,370	1.015%	97.047%
2022	21.2. Commercial auto physical damage	16447	Westfield Champion Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	19,674	11,185	57,266	59,469	0.005%	97.052%
2022	21.2. Commercial auto physical damage	24112	Westfield Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	997,389	953,375	608,903	878,989	0.255%	97.307%
2022	21.2. Commercial auto physical damage	24120	Westfield Natl Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	295,264	306,209	229,970	240,709	0.076%	97.383%
2022	21.2. Commercial auto physical damage	16450	Westfield Premier Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	43,765	27,195	5,113	10,055	0.011%	97.394%
2022	21.2. Commercial auto physical damage	16449	Westfield Superior Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	28,214	15,019	0	13,041	0.007%	97.401%
2022	21.2. Commercial auto physical damage	16448	Westfield Touchstone Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	3,036	1,732	0	167	0.001%	97.402%
2022	21.2. Commercial auto physical damage	39845	Westport Ins Corp	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Licensed	MO	24,390	37,669	44,654	41,463	0.006%	97.408%
2022	21.2. Commercial auto physical damage	11932	White Pine Ins Co	Property and Casualty	N	Stock	N	P	Conifer Holdings Grp	Licensed	MI	1,522	1,517	0	0	0.000%	97.409%
2022	21.2. Commercial auto physical damage	24554	XI Ins Amer Inc	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	222	499	12,630	-8,635	0.000%	97.409%
2022	21.2. Commercial auto physical damage	37885	XI Specialty Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	14,856	15,149	447	15,547	0.004%	97.413%
2022	21.2. Commercial auto physical damage	16535	Zurich Amer Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	NY	9,411,629	9,119,274	8,360,629	9,096,539	2.407%	99.820%
2022	21.2. Commercial auto physical damage	27855	Zurich Amer Ins Co Of Il	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	705,097	681,950	176,602	257,230	0.180%	100.000%
2022	21.2. Commercial auto physical damage		TOTAL									390,993,050	371,246,425	235,431,111	241,857,338	100.000%	

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