

NORTH CAROLINA DEPARTMENT OF INSURANCE
SUMMARY OF NORTH CAROLINA PROPERTY AND CASUALTY BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2023

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		24,112,008,564	23,127,620,778	12,779,324,976	13,627,763,932
BY STATE OF DOMICILE					
Domestic Company	14.70%	3,543,954,573	3,323,533,959	2,172,604,295	2,344,659,628
Foreign Company	85.30%	20,568,053,991	19,804,086,819	10,606,720,681	11,283,104,304
BY STATEMENT TYPE					
Property and Casualty	99.00%	23,870,002,489	22,883,342,546	12,773,368,800	13,619,172,890
Title	1.00%	242,006,075	244,278,232	5,956,176	8,591,042
BY LINE OF BUSINESS					
01. Fire	2.34%	563,087,777	514,628,037	450,860,032	216,416,633
02.1. Allied lines	2.55%	613,953,987	578,046,079	202,374,096	189,380,838
02.2. Multiple peril crop	1.54%	371,513,384	375,545,976	208,659,228	212,843,189
02.3. Federal flood	0.34%	82,266,945	79,039,049	4,413,468	5,327,683
02.4. Private crop	0.02%	3,885,147	3,900,762	2,840,203	2,684,160
02.5. Private flood	0.13%	30,790,012	30,842,051	1,057,981	-2,072,239
03. Farmowners multiple peril	0.32%	77,358,103	74,996,970	39,673,120	38,780,506
04. Homeowners multiple peril	17.72%	4,271,534,988	3,994,475,394	2,287,836,624	2,309,361,049
05.1. Commercial multiple peril (non-liability portion)	4.43%	1,068,637,448	995,223,846	451,729,054	474,514,379
05.2. Commercial multiple peril (liability portion)	1.71%	411,795,920	395,856,339	125,179,134	171,597,426
06. Mortgage guaranty	0.76%	182,177,302	190,395,025	1,772,520	-15,272,147
08. Ocean marine	0.52%	125,743,882	126,286,862	64,280,079	45,131,976
09. Inland marine	4.44%	1,071,710,906	1,027,654,844	420,919,644	442,349,700
10. Financial guaranty	0.01%	2,706,601	1,676,809	0	0
11.1. Medical professional liability - occurrence	0.16%	39,415,173	38,852,720	4,125,292	17,475,750
11.2. Medical professional liability - claims-made	0.69%	166,128,999	166,855,392	61,509,160	63,857,132
12. Earthquake	0.11%	25,633,285	23,675,603	24,675	121,432
16. Workers' compensation	6.31%	1,521,493,779	1,501,578,779	662,883,475	707,878,726

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17.1. Other liability - occurrence	6.23%	1,502,471,060	1,419,542,660	567,537,808	739,720,723
17.2. Other liability - claims-made	3.56%	857,284,338	861,693,136	307,421,063	458,790,776
17.3. Excess workers' compensation	0.12%	28,728,270	28,107,813	8,965,942	7,333,051
18.1. Products liability - occurrence	0.51%	122,219,627	115,460,492	33,055,674	61,667,110
18.2. Products liability - claims-made	0.10%	23,304,419	22,049,604	4,298,971	10,503,346
19.1. Private passenger auto no-fault (personal injury protection)	0.00%	2,036	1,952	10,833,353	12,085,489
19.2. Other private passenger auto liability	16.84%	4,059,962,053	3,936,802,833	3,030,122,508	3,380,951,822
19.3. Commercial auto no-fault (personal injury protection)	0.00%	302,442	322,672	588,317	366,007
19.4. Other commercial auto liability	4.88%	1,176,849,142	1,143,160,705	629,742,676	792,529,488
21.1. Private passenger auto physical damage	18.36%	4,427,187,934	4,234,127,620	2,747,207,144	2,787,971,271
21.2. Commercial auto physical damage	1.79%	432,759,673	414,138,943	273,871,241	283,061,137
22. Aircraft (all perils)	0.28%	68,236,469	71,684,240	27,117,740	26,737,748
23. Fidelity	0.18%	44,329,152	44,173,660	9,629,744	4,173,771
24. Surety	1.08%	260,535,660	241,327,144	48,116,036	90,581,424
26. Burglary and theft	0.06%	14,979,095	14,570,185	2,687,627	5,393,871
27. Boiler and machinery	0.29%	70,747,318	66,451,756	7,786,896	4,888,576
28. Credit	0.26%	63,432,169	54,128,789	19,297,914	19,612,605
29. International	0.00%	8,090	7,909	0	3,755
30. Warranty	0.19%	46,144,748	52,662,715	42,268,579	42,624,507
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	0.13%	31,044,156	33,756,181	9,914,936	7,693,531
Title	1.00%	242,006,075	244,278,232	5,956,176	8,591,042
Self-Insured Workers' Compensation Groups	0.04%	9,641,000	9,641,000	2,766,846	2,106,689