

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)**  
**FOR THE YEAR ENDED DECEMBER 31, 2023**

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 %
2023	01. Fire	31325	Acadia Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	3,181	2,046	0	-10	0.001%	0.001%
2023	01. Fire	16890	Accelerant Specialty Ins Co	Property and Casualty	N	Stock	N	P	Acp Ins Mgmt Lic Grp		AR	2,251,114	1,198,942	433,967	794,030	0.400%	0.400%
2023	01. Fire	20010	Acceptance Ind Ins Co	Property and Casualty	N	Stock	N	P	Iat Reins Co Grp	Authorized Surplus Lines W	NE	112,919	71,024	0	0	0.020%	0.420%
2023	01. Fire	16835	Accredited Specialty Ins Co	Property and Casualty	N	Stock	N	P	Randall & Quilter Inv		AZ	214,365	128,417	0	51,189	0.038%	0.458%
2023	01. Fire	26379	Accredited Surety & Cas Co Inc	Property and Casualty	N	Stock	N	P	Randall & Quilter Inv	Licensed	FL	51,972	21,653	0	2,166	0.009%	0.468%
2023	01. Fire	22667	Ace Amer Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	177,143	182,299	0	13,841	0.031%	0.499%
2023	01. Fire	10014	Affiliated Fm Ins Co	Property and Casualty	N	Stock	N	P	Fm Global Grp	Licensed	RI	6,703,740	6,143,218	2,280,259	440,050	1.191%	1.690%
2023	01. Fire	10389	Agent Alliance Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	AL	0	0	0	-594,000	0.000%	1.690%
2023	01. Fire	26883	Aig Specialty Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines W	IL	4,790,120	6,065,049	1,452,385	1,200,123	0.851%	2.540%
2023	01. Fire	12833	Aix Specialty Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Authorized Surplus Lines W	DE	337,037	212,283	0	19,615	0.060%	2.600%
2023	01. Fire	13190	Alamance Farmers Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	128,977	134,936	112,335	127,580	0.023%	2.623%
2023	01. Fire	20222	All Amer Ins Co	Property and Casualty	N	Stock	N	P	Central Mut Ins Co G	Licensed	OH	5,684	5,455	0	-222	0.001%	2.624%
2023	01. Fire	35300	Allianz Global Risks Us Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	IL	15,255,606	16,383,558	5,825,412	5,675,765	2.709%	5.333%
2023	01. Fire	36420	Allianz Underwriters Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Authorized Surplus Lines W	IL	0	1,411	0	0	0.000%	5.333%
2023	01. Fire	42579	Allied Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	60,878	53,343	0	542	0.011%	5.344%
2023	01. Fire	15816	Allied Trust Ins Co	Property and Casualty	N	Stock	N	P		Licensed	TX	26,562	28,507	1,200	1,203	0.005%	5.349%
2023	01. Fire	19489	Allied World Assur Co Us Inc	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	DE	858,530	657,671	0	77,605	0.152%	5.501%
2023	01. Fire	22730	Allied World Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NH	0	0	0	-3,350	0.000%	5.501%
2023	01. Fire	10690	Allied World Natl Assur Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NH	0	0	0	-2,086	0.000%	5.501%
2023	01. Fire	16624	Allied World Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	0	0	0	2,522	0.000%	5.501%
2023	01. Fire	24319	Allied World Surplus Lines Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	AR	0	0	0	24,297	0.000%	5.501%
2023	01. Fire	41840	Allmerica Fin Benefit Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	MI	12,363	10,485	0	8,254	0.002%	5.504%
2023	01. Fire	19232	Allstate Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	1,419	1,375	0	274	0.000%	5.504%
2023	01. Fire	19100	Amco Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	1,942	11,751	0	-4,592	0.000%	5.504%
2023	01. Fire	19720	American Alt Ins Corp	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	DE	3,689	2,803	0	86,162	0.001%	5.505%
2023	01. Fire	10111	American Bankers Ins Co Of Fl	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Licensed	FL	17,013	16,297	0	4,165	0.003%	5.508%
2023	01. Fire	20427	American Cas Co Of Reading Pa	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	205,559	226,668	0	-75,416	0.037%	5.544%
2023	01. Fire	23450	American Family Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	FL	-17	-17	110,000	-12,200	0.000%	5.544%
2023	01. Fire	10245	American Federation Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Not Licensed	TX	3,868	2,441	0	594	0.001%	5.545%
2023	01. Fire	24066	American Fire & Cas Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	31,703	28,956	0	4,338	0.006%	5.551%
2023	01. Fire	26247	American Guar & Liab Ins	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	NY	3,326,373	4,027,200	1,283,592	1,747,511	0.591%	6.141%
2023	01. Fire	19380	American Home Assur Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	NY	3,839,658	3,416,577	0	1,576,671	0.682%	6.823%
2023	01. Fire	23469	American Modern Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	OH	592,367	606,185	142,748	189,042	0.105%	6.929%
2023	01. Fire	42722	American Modern Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	OH	4,082,351	3,698,598	4,007,085	4,273,141	0.725%	7.654%
2023	01. Fire	38652	American Modern Select Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	OH	-1,795	-1,765	104,175	81,977	0.000%	7.653%
2023	01. Fire	19615	American Reliable Ins Co	Property and Casualty	N	Stock	N	P	Everett Mut Grp	Licensed	AZ	66,038	150,989	-7,922	7,839	0.012%	7.665%
2023	01. Fire	19992	American Select Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	2,686	1,133	0	166	0.000%	7.665%
2023	01. Fire	41998	American Southern Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	FL	0	0	0	-467	0.000%	7.665%
2023	01. Fire	10872	American Strategic Ins Corp	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	FL	1,845,755	1,808,071	832,516	831,514	0.328%	7.993%
2023	01. Fire	40142	American Zurich Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	43,302	129,811	0	8,387	0.008%	8.001%
2023	01. Fire	19488	Amerisure Ins Co	Property and Casualty	N	Stock	N	P	Amerisure Co Grp	Licensed	MI	1,407	1,503	0	-136	0.000%	8.001%
2023	01. Fire	23396	Amerisure Mut Ins Co	Property and Casualty	N	Mutual	N	P	Amerisure Co Grp	Licensed	MI	3,143	2,961	0	-258	0.001%	8.002%
2023	01. Fire	42390	Amguard Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Licensed	NE	177,743	181,789	19,263	64,590	0.032%	8.033%
2023	01. Fire	19976	Amica Mut Ins Co	Property and Casualty	N	Mutual	N	P	Amica Mut Grp	Licensed	RI	409,270	425,939	780,106	866,175	0.073%	8.106%
2023	01. Fire	11150	Arch Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Licensed	MO	1,004,319	659,935	0	156,963	0.178%	8.284%
2023	01. Fire	21199	Arch Specialty Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Authorized Surplus Lines W	MO	11,760,112	13,870,899	3,632,184	4,860,020	2.089%	10.373%
2023	01. Fire	41459	Armed Forces Ins Exch	Property and Casualty	N	Reciprocal	N	P		Licensed	KS	73,088	73,743	0	960	0.013%	10.386%
2023	01. Fire	45055	Ascot Specialty Ins Co	Property and Casualty	N	Stock	N	P	Ascot Ins Us Grp	Not Licensed	RI	398,679	190,956	0	26,344	0.071%	10.457%
2023	01. Fire	10717	Aspen Specialty Ins Co	Property and Casualty	N	Stock	N	P	Apollo Global Mgmt	Authorized Surplus Lines W	ND	1,241,519	1,228,721	731,133	2,246,153	0.220%	10.677%
2023	01. Fire	23140	Associated Industries Ins Co Inc	Property and Casualty	N	Stock	N	P	Amtrust Financial Se	Authorized Surplus Lines W	FL	11,836	7,788	0	577	0.002%	10.679%
2023	01. Fire	17159	Atain Specialty Ins Co	Property and Casualty	N	Stock	N	P	Ajk Holdings Grp	Authorized Surplus Lines W	MI	240,747	262,515	39,371	52,380	0.043%	10.722%
2023	01. Fire	16427	Ategrity Specialty Ins Co	Property and Casualty	N	Stock	N	P			DE	39,234	35,632	0	-160,844	0.007%	10.729%
2023	01. Fire	27154	Atlantic Specialty Ins Co	Property and Casualty	N	Stock	N	P	Intact Financial Grp	Licensed	NY	64,239	34,241	0	3,760	0.011%	10.740%
2023	01. Fire	22586	Atlantic States Ins Co	Property and Casualty	N	Stock	N	P	Donegal Grp	Licensed	PA	0	8,753	0	-1,911	0.000%	10.740%
2023	01. Fire	18988	Auto Owners Ins Co	Property and Casualty	N	Mutual	N	P	Auto Owners Grp	Licensed	MI	31,773,614	28,939,461	11,734,841	12,102,291	5.643%	16.383%
2023	01. Fire	19062	Automobile Ins Co Of Hartford Ct	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	404,631	397,771	122,035	166,405	0.072%	16.455%
2023	01. Fire	37273	Axis Ins Co	Property and Casualty	N	Stock	N	P	Axis Capital Grp	Licensed	IL	219,809	211,241	0	14,741	0.039%	16.494%
2023	01. Fire	20370	Axis Reins Co	Property and Casualty	N	Stock	N	P	Axis Capital Grp	Licensed	NY	0	111	0	58	0.000%	16.494%

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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 %
2023	01. Fire	26620	Axis Surplus Ins Co	Property and Casualty	N	Stock	N	P	Axis Capital Grp	Authorized Surplus Lines W	IL	3,176,270	2,649,113	992,779	426,132	0.564%	17.058%
2023	01. Fire	18279	Bankers Standard Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	0	0	0	-628	0.000%	17.058%
2023	01. Fire	38911	Berkley Natl Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	126,650	41,867	0	36,999	0.022%	17.081%
2023	01. Fire	29580	Berkley Regional Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	180,908	65,602	0	72,006	0.032%	17.113%
2023	01. Fire	31295	Berkley Specialty Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Authorized Surplus Lines W	DE	235,439	216,045	0	-5,388	0.042%	17.154%
2023	01. Fire	10391	Berkshire Hathaway Direct Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Licensed	NE	228,633	110,958	169,684	281,596	0.041%	17.195%
2023	01. Fire	22276	Berkshire Hathaway Specialty Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Licensed	NE	176	152	0	-1	0.000%	17.195%
2023	01. Fire	20095	Bitco Gen Ins Corp	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	IA	35	64	0	0	0.000%	17.195%
2023	01. Fire	13551	Blackboard Specialty Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines W	DE	0	0	0	5,916	0.000%	17.195%
2023	01. Fire	12489	Bridgeway Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Authorized Surplus Lines W	DE	3,030,463	2,582,167	0	-583,920	0.538%	17.733%
2023	01. Fire	10844	Builders Mut Ins Co	Property and Casualty	N	Mutual	N	P	Builders Grp	Licensed	NC	9,738	9,239	0	975	0.002%	17.735%
2023	01. Fire	13036	Builders Premier Ins Co	Property and Casualty	N	Stock	N	P	Builders Grp	Licensed	NC	48	51	0	-1	0.000%	17.735%
2023	01. Fire	23620	Burlington Ins Co	Property and Casualty	N	Stock	N	P	Ilg Co Grp	Authorized Surplus Lines W	IL	322	350	0	112	0.000%	17.735%
2023	01. Fire	12961	Canopus Us Ins	Property and Casualty	N	Stock	N	P		Authorized Surplus Lines W	DE	411,161	284,174	0	110,398	0.073%	17.808%
2023	01. Fire	10720	Carolina Farmers Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	10,306	437,213	49,210	55,131	0.002%	17.810%
2023	01. Fire	20230	Central Mut Ins Co	Property and Casualty	N	Mutual	N	P	Central Mut Ins Co G	Licensed	OH	539,452	544,006	253,471	211,653	0.096%	17.906%
2023	01. Fire	13725	Century Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	196,709	204,896	14,209	79,209	0.035%	17.941%
2023	01. Fire	36951	Century Surety Co	Property and Casualty	N	Stock	N	P	Bcbs Of Mi Grp	Authorized Surplus Lines W	OH	323,083	264,740	0	40,055	0.057%	17.998%
2023	01. Fire	25615	Charter Oak Fire Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	493,214	834,211	39,865	66,292	0.088%	18.086%
2023	01. Fire	38989	Chubb Custom Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines W	NJ	0	24,573	0	-19,435	0.000%	18.086%
2023	01. Fire	10052	Chubb Natl Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	0	0	0	-279	0.000%	18.086%
2023	01. Fire	18767	Church Mut Ins Co S I	Property and Casualty	N	Stock	N	P	Church Mut Grp	Licensed	WI	1,039	1,021	0	28	0.000%	18.086%
2023	01. Fire	31534	Citizens Ins Co Of Amer	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	MI	219,724	196,439	4,589	-37,736	0.039%	18.125%
2023	01. Fire	28860	Clear Blue Ins Co	Property and Casualty	N	Stock	N	P	Clear Blue Financial	Licensed	TX	53,520	122,651	4,962	8,803	0.010%	18.134%
2023	01. Fire	37745	Clear Blue Specialty Ins Co	Property and Casualty	N	Stock	N	P	Clear Blue Financial	Licensed	TX	94,413	98,954	9,322	136,131	0.017%	18.151%
2023	01. Fire	36552	Coliseum Reins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	1,041	1,041	0	-4	0.000%	18.151%
2023	01. Fire	39993	Colony Ins Co	Property and Casualty	N	Stock	N	P	Brookfield Reins Ltd	Authorized Surplus Lines W	VA	1,982	2,290	61,128	-354,449	0.000%	18.152%
2023	01. Fire	36927	Colony Specialty Ins Co	Property and Casualty	N	Stock	N	P	Brookfield Reins Ltd	Licensed	IL	0	0	0	-392	0.000%	18.152%
2023	01. Fire	31127	Columbia Cas Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Authorized Surplus Lines W	IL	2,837,499	1,952,702	335,072	1,462,044	0.504%	18.656%
2023	01. Fire	20443	Continental Cas Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	2,241,571	2,141,920	1,001,314	3,130,267	0.398%	19.054%
2023	01. Fire	35289	Continental Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	48,597	62,471	0	-177,543	0.009%	19.062%
2023	01. Fire	10804	Continental Western Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	6,285	8,565	0	-303	0.001%	19.063%
2023	01. Fire	13027	Covington Specialty Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Authorized Surplus Lines W	NH	355,143	284,628	0	69	0.063%	19.126%
2023	01. Fire	31348	Crum & Forster Ind Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	3,784	2,503	0	212	0.001%	19.127%
2023	01. Fire	44520	Crum & Forster Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	DE	624,808	596,130	0	122,390	0.111%	19.238%
2023	01. Fire	14017	Davidson County MFIC	Property and Casualty	N	County Farm Mutual	N	P		Licensed	NC	510,247	490,033	103,337	100,463	0.091%	19.329%
2023	01. Fire	42587	Depositors Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	9,966	13,602	0	-726	0.002%	19.331%
2023	01. Fire	42048	Diamond State Ins Co	Property and Casualty	N	Stock	N	P	Global Ind Grp	Licensed	IN	0	0	0	1	0.000%	19.331%
2023	01. Fire	13692	Donegal Mut Ins Co	Property and Casualty	N	Mutual	N	P	Donegal Grp	Licensed	PA	0	29,085	0	-3,298	0.000%	19.331%
2023	01. Fire	33499	Dorinco Reins Co	Property and Casualty	N	Stock	N	P		Not Licensed	MI	6,700	6,721	0	0	0.001%	19.332%
2023	01. Fire	14018	Edgecombe Farmers MFIC	Property and Casualty	N	County Farm Mutual	N	P		Licensed	NC	0	0	0	0	0.000%	19.332%
2023	01. Fire	25186	Emc Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Emc Ins Co Grp	Licensed	IA	418,136	388,400	0	8,809	0.074%	19.406%
2023	01. Fire	21407	Emcasco Ins Co	Property and Casualty	N	Stock	N	P	Emc Ins Co Grp	Licensed	IA	1,095,803	1,009,822	274,645	493,721	0.195%	19.601%
2023	01. Fire	21326	Empire Fire & Marine Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	24	23	0	1	0.000%	19.601%
2023	01. Fire	21334	Empire Ind Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Authorized Surplus Lines W	OK	0	-11	0	0	0.000%	19.601%
2023	01. Fire	21458	Employers Ins Co Of Wausau	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	14,656,755	12,575,502	3,313,123	5,318,223	2.603%	22.203%
2023	01. Fire	21415	Employers Mut Cas Co	Property and Casualty	N	Mutual	N	P	Emc Ins Co Grp	Licensed	IA	1,182,947	1,009,895	39,110	67,182	0.210%	22.414%
2023	01. Fire	15130	Encompass Ind Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	0	0	0	-30	0.000%	22.414%
2023	01. Fire	10641	Endurance Amer Ins Co	Property and Casualty	N	Stock	N	P	Sompo Grp	Licensed	DE	0	0	0	4	0.000%	22.414%
2023	01. Fire	41718	Endurance Amer Specialty Ins Co	Property and Casualty	N	Stock	N	P	Sompo Grp	Authorized Surplus Lines W	DE	3,488,152	3,783,376	269,544	748,279	0.619%	23.033%
2023	01. Fire	26271	Erie Ins Exch	Property and Casualty	N	Reciprocal	N	P	Erie Ins Grp	Licensed	PA	228,932	227,920	20,946	240,639	0.041%	23.074%
2023	01. Fire	35378	Evanston Ins Co	Property and Casualty	N	Stock	N	P	Markel Corp Grp	Authorized Surplus Lines W	IL	2,311,743	2,156,236	612,497	787,171	0.411%	23.484%
2023	01. Fire	10851	Everest Ind Ins Co	Property and Casualty	N	Stock	N	P	Everest Reins Holdin	Authorized Surplus Lines W	DE	22,804	15,897	319,760	548,125	0.004%	23.488%
2023	01. Fire	10120	Everest Natl Ins Co	Property and Casualty	N	Stock	N	P	Everest Reins Holdin	Licensed	DE	-5,503	-2,403	0	-1,360	-0.001%	23.487%
2023	01. Fire	17043	Everett Cash Mut Ins Co	Property and Casualty	N	Mutual	N	P	Everett Mut Grp	Licensed	PA	6,746	3,965	0	10,617	0.001%	23.489%
2023	01. Fire	21482	Factory Mut Ins Co	Property and Casualty	N	Mutual	N	P	Fm Global Grp	Licensed	RI	32,918,645	28,617,980	290,325,975	43,771,034	5.846%	29.335%
2023	01. Fire	15884	Falls Lake Fire & Cas Co	Property and Casualty	N	Stock	N	P	James River Grp	Licensed	CA	249,294	295,456	0	144,780	0.044%	29.379%
2023	01. Fire	31925	Falls Lake Natl Ins Co	Property and Casualty	N	Stock	N	P	James River Grp	Licensed	OH	190,691	159,638	106,793	60,197	0.034%	29.413%

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)**  
**FOR THE YEAR ENDED DECEMBER 31, 2023**

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 %
2023	01. Fire	14019	Farmers MFIC of Cleveland	Property and Casualty	N	County Farm Mutual	N	P		Licensed	NC	247,579	231,431	103,000	100,500	0.044%	29.457%
2023	01. Fire	13975	Farmers MIC of Granville	Property and Casualty	N	County Farm Mutual	N	P		Licensed	NC	365,823	371,885	154,038	162,562	0.065%	29.522%
2023	01. Fire	41483	Farrington Cas Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	697	535	0	5	0.000%	29.522%
2023	01. Fire	10178	Fcci Ins Co	Property and Casualty	N	Stock	N	P	Fcci Mut Ins Grp	Licensed	FL	985,402	1,034,571	0	-7,780	0.175%	29.697%
2023	01. Fire	20281	Federal Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	587,045	489,551	119,766	49,661	0.104%	29.801%
2023	01. Fire	13935	Federated Mut Ins Co	Property and Casualty	N	Mutual	N	P	Federated Mut Grp	Licensed	MN	2,933,789	2,605,642	607,931	666,344	0.521%	30.322%
2023	01. Fire	16024	Federated Reserve Ins Co	Property and Casualty	N	Stock	N	P	Federated Mut Grp	Licensed	MN	551,121	526,251	0	4,407	0.098%	30.420%
2023	01. Fire	11118	Federated Rural Electric Ins Exch	Property and Casualty	N	Reciprocal	N	P		Licensed	KS	1,046,170	897,945	99,946	43,727	0.186%	30.606%
2023	01. Fire	28304	Federated Serv Ins Co	Property and Casualty	N	Stock	N	P	Federated Mut Grp	Licensed	MN	504,711	474,785	0	8,198	0.090%	30.695%
2023	01. Fire	35386	Fidelity & Guar Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	IA	59,033	55,072	0	6,675	0.010%	30.706%
2023	01. Fire	11380	Firemans Fund Ind Corp	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Not Licensed	NJ	2,302,707	446,381	0	10	0.409%	31.115%
2023	01. Fire	21873	Firemans Fund Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	IL	9,054,144	8,570,160	3,615,368	5,377,621	1.608%	32.723%
2023	01. Fire	21784	Firemens Ins Co Of Washington Dc	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	DE	12,036	8,293	0	-136	0.002%	32.725%
2023	01. Fire	43877	First Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	0	0	0	-11,906	0.000%	32.725%
2023	01. Fire	40100	Firstline Ins Co	Property and Casualty	N	Stock	N	P	Harford Grp	Licensed	MD	87,188	92,404	0	-1,285	0.015%	32.740%
2023	01. Fire	13978	Florists Mut Ins Co	Property and Casualty	N	Mutual	N	P	Sentry Ins Grp	Licensed	WI	409,767	422,858	17,575	148,983	0.073%	32.813%
2023	01. Fire	11185	Foremost Ins Co Grand Rapids Mi	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	MI	26,920,109	24,836,775	7,804,341	7,867,827	4.781%	37.594%
2023	01. Fire	16823	Fortegra Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tiptree Fin Grp	Licensed	AZ	1,894,080	1,070,080	0	488,339	0.336%	37.930%
2023	01. Fire	13986	Frankenmuth Ins Co	Property and Casualty	N	Stock	N	P	Frankenmuth Grp	Licensed	MI	273,707	217,633	156,572	157,017	0.049%	37.979%
2023	01. Fire	21253	Garrison Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	United Serv Automob	Licensed	TX	546,046	465,080	14,191	118,556	0.097%	38.076%
2023	01. Fire	24414	General Cas Co Of Wi	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	WI	1,434,165	1,419,238	590,883	645,629	0.255%	38.331%
2023	01. Fire	20559	General Security Ind Co Of Az	Property and Casualty	N	Stock	N	P	Scor Grp	Authorized Surplus Lines W	AZ	6,491,640	5,462,800	959,174	1,768,999	1.153%	39.483%
2023	01. Fire	39322	General Security Natl Ins Co	Property and Casualty	N	Stock	N	P	Scor Grp	Licensed	NY	17,140	27,611	0	-460	0.003%	39.487%
2023	01. Fire	37362	General Star Ind Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Authorized Surplus Lines W	DE	4,046,171	3,360,386	524,034	754,287	0.719%	40.205%
2023	01. Fire	39861	Golden Bear Ins Co	Property and Casualty	N	Stock	N	P		Authorized Surplus Lines W	CA	277,277	234,330	0	0	0.049%	40.254%
2023	01. Fire	25569	Gotham Ins Co	Property and Casualty	N	Stock	N	P	Coaction Global Inc	Authorized Surplus Lines W	NY	2,262,048	2,108,654	4,462,677	5,518,581	0.402%	40.656%
2023	01. Fire	22098	Grain Dealers Mut Ins Co	Property and Casualty	N	Mutual	N	P	American Family Ins	Licensed	IN	7,652	8,220	0	-2,723	0.001%	40.657%
2023	01. Fire	23809	Granite State Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	19,915	12,663	0	440	0.004%	40.661%
2023	01. Fire	25984	Graphic Arts Mut Ins Co	Property and Casualty	N	Mutual	N	P	Utica Grp	Licensed	NY	970	915	0	27	0.000%	40.661%
2023	01. Fire	26344	Great Amer Assur Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	7,340	6,837	0	-740	0.001%	40.662%
2023	01. Fire	41858	Great Amer Fidelity Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Authorized Surplus Lines W	OH	295,471	249,670	0	89,528	0.052%	40.715%
2023	01. Fire	16691	Great Amer Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	23,595	23,707	0	1,439	0.004%	40.719%
2023	01. Fire	35351	Great Amer Risk Solutions Surplus Li	Property and Casualty	N	Stock	N	P	American Financial G	Authorized Surplus Lines W	OH	0	0	0	-7,473	0.000%	40.719%
2023	01. Fire	22322	Greenwich Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	593	-434	0	-2,309	0.000%	40.719%
2023	01. Fire	15032	Guideone Ins Co	Property and Casualty	N	Stock	N	P	Guideone Ins Grp	Licensed	IA	1,096	969	0	-46	0.000%	40.719%
2023	01. Fire	14167	Guideone Natl Ins Co	Property and Casualty	N	Stock	N	P	Guideone Ins Grp	Authorized Surplus Lines W	IA	43,887	45,513	350,021	680,508	0.008%	40.727%
2023	01. Fire	14559	Guideone Specialty Ins Co	Property and Casualty	N	Stock	N	P	Guideone Ins Grp	Licensed	IA	10,382	6,982	0	32	0.002%	40.729%
2023	01. Fire	44377	Halifax Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	942,256	927,784	312,891	312,891	0.167%	40.896%
2023	01. Fire	26808	Hallmark Specialty Ins Co	Property and Casualty	N	Stock	N	P	Hallmark Fin Serv Gr	Authorized Surplus Lines W	OK	-491,743	345,431	74,020	17,659	-0.087%	40.809%
2023	01. Fire	36064	Hanover Amer Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	342,309	302,880	58,566	42,825	0.061%	40.870%
2023	01. Fire	22292	Hanover Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	257,214	246,001	148,682	144,375	0.046%	40.915%
2023	01. Fire	26433	Harco Natl Ins Co	Property and Casualty	N	Stock	N	P	lat Reins Co Grp	Licensed	IL	0	1,392	0	-37,289	0.000%	40.915%
2023	01. Fire	14141	Harford Mut Ins Co	Property and Casualty	N	Stock	N	P	Harford Grp	Licensed	MD	58,010	47,951	0	342	0.010%	40.926%
2023	01. Fire	23582	Harleysville Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	471	1,158	0	-116	0.000%	40.926%
2023	01. Fire	35696	Harleysville Preferred Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	4,418	4,310	0	-55	0.001%	40.927%
2023	01. Fire	26182	Harleysville Worcester Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	1,317	1,696	0	36	0.000%	40.927%
2023	01. Fire	29424	Hartford Cas Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas	Licensed	IN	0	0	0	3	0.000%	40.927%
2023	01. Fire	19882	Hartford Fire Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	4,397,278	3,246,552	5,322	1,816,498	0.781%	41.708%
2023	01. Fire	30104	Hartford Underwriters Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	0	86	0	47	0.000%	41.708%
2023	01. Fire	41343	Hdi Global Ins Co	Property and Casualty	N	Stock	N	P	Hannover Grp	Licensed	IL	3,694,028	3,607,550	749,756	2,202,707	0.656%	42.364%
2023	01. Fire	16131	Hdi Specialty Ins Co	Property and Casualty	N	Stock	N	P	Hannover Grp	Licensed	IL	289,253	289,253	2,821,625	-62,848	0.051%	42.415%
2023	01. Fire	14407	Heritage Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Heritage Ins Holdings	Licensed	FL	570,829	693,217	12,619	7,412	0.101%	42.517%
2023	01. Fire	16777	Highlander Specialty Ins Co	Property and Casualty	N	Stock	N	P	Clear Blue Financial	Licensed	TX	495,107	157,664	0	58,194	0.088%	42.605%
2023	01. Fire	37079	Hilltop Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	NY	-213	-213	0	-508	0.000%	42.604%
2023	01. Fire	10200	Hiscox Ins Co Inc	Property and Casualty	N	Stock	N	P	Hiscox Ins Grp	Licensed	IL	86,482	69,674	0	32,819	0.015%	42.620%
2023	01. Fire	14231	Homeland Ins Co Of De	Property and Casualty	N	Stock	N	P	Intact Financial Grp	Licensed	DE	116,718	62,146	0	4,551	0.021%	42.641%
2023	01. Fire	34452	Homeland Ins Co Of Ny	Property and Casualty	N	Stock	N	P	Intact Financial Grp	Authorized Surplus Lines W	NY	1,283,398	1,197,332	0	35,558	0.228%	42.868%
2023	01. Fire	12536	Homeowners Of Amer Ins Co	Property and Casualty	N	Stock	N	P		Licensed	TX	0	0	3,753,289	5,553,839	0.000%	42.868%

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)**  
**FOR THE YEAR ENDED DECEMBER 31, 2023**

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 %
2023	01. Fire	17221	Homesite Ins Co	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	WI	64,072	12,969	0	22,488	0.011%	42.880%
2023	01. Fire	11156	Homesite Ins Co Of Fl	Property and Casualty	N	Stock	N	P	American Family Ins		IL	0	0	0	-4,310	0.000%	42.880%
2023	01. Fire	22578	Horace Mann Ins Co	Property and Casualty	N	Stock	N	P	Horace Mann Grp	Licensed	IL	215,139	211,267	245,363	198,114	0.038%	42.918%
2023	01. Fire	14027	Hospitality Ins Co	Property and Casualty	N	Stock	N	P	Hospitality Grp	Licensed	CT	89,328	89,986	0	-43,072	0.016%	42.934%
2023	01. Fire	42374	Houston Cas Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Authorized Surplus Lines W	TX	2,558,146	2,077,664	277,775	312,751	0.454%	43.388%
2023	01. Fire	12936	Houston Specialty Ins Co	Property and Casualty	N	Stock	N	P	Skyward Specialty Ins	Authorized Surplus Lines W	TX	337,752	266,316	0	-17	0.060%	43.448%
2023	01. Fire	14484	Hudson Excess Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	DE	39,125	38,213	22,689	29,201	0.007%	43.455%
2023	01. Fire	25054	Hudson Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	0	0	0	-6	0.000%	43.455%
2023	01. Fire	32808	Illinois Emcasco Ins Co	Property and Casualty	N	Stock	N	P	Emc Ins Co Grp	Authorized Surplus Lines W	IA	0	0	0	2	0.000%	43.455%
2023	01. Fire	27960	Illinois Union Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines W	IL	252,699	684,586	33,160	212,832	0.045%	43.500%
2023	01. Fire	35408	Imperium Ins Co	Property and Casualty	N	Stock	N	P	Skyward Specialty Ins	Licensed	TX	24,877	21,767	0	0	0.004%	43.504%
2023	01. Fire	43575	Indemnity Ins Co Of North Amer	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	0	0	0	-556	0.000%	43.504%
2023	01. Fire	29831	Independent Mut Fire Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	IL	17,596	17,661	1,650	1,650	0.003%	43.508%
2023	01. Fire	36940	Indian Harbor Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Authorized Surplus Lines W	DE	1,300,490	2,259,201	1,270,911	311,956	0.231%	43.739%
2023	01. Fire	19429	Insurance Co Of The State Of Pa	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	3,069,502	2,656,866	138,470	-1,424,544	0.545%	44.284%
2023	01. Fire	22829	Interstate Fire & Cas Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Authorized Surplus Lines W	IL	2,002,688	2,137,770	1,945,382	3,399,615	0.356%	44.639%
2023	01. Fire	10749	Intrepid Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	198,461	194,324	7,173	7,173	0.035%	44.675%
2023	01. Fire	25445	Ironshore Specialty Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Authorized Surplus Lines W	AZ	15,569	67,876	0	43,639	0.003%	44.677%
2023	01. Fire	12203	James River Ins Co	Property and Casualty	N	Stock	N	P	James River Grp	Authorized Surplus Lines W	OH	174,692	148,282	0	72,549	0.031%	44.708%
2023	01. Fire	12199	Keystone Natl Ins Co	Property and Casualty	N	Stock	N	P	Mutual Capital Grp In	Licensed	PA	52,145	52,586	119,384	144,568	0.009%	44.718%
2023	01. Fire	38920	Kinsale Ins Co	Property and Casualty	N	Stock	N	P		Authorized Surplus Lines W	AR	2,845,285	2,485,089	4,000,000	176,427	0.505%	45.223%
2023	01. Fire	33138	Landmark Amer Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Authorized Surplus Lines W	NH	9,865,788	8,586,217	1,692,131	1,825,738	1.752%	46.975%
2023	01. Fire	19437	Lexington Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines W	DE	13,693,328	13,113,054	3,625,901	2,027,496	2.432%	49.407%
2023	01. Fire	23035	Liberty Mut Fire Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	9,245,222	9,057,821	1,946,051	4,474,405	1.642%	51.049%
2023	01. Fire	23043	Liberty Mut Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	MA	1,514,630	1,401,291	970,621	1,019,460	0.269%	51.318%
2023	01. Fire	10725	Liberty Surplus Ins Corp	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Authorized Surplus Lines W	NH	25,913	20,457	0	4,330	0.005%	51.322%
2023	01. Fire	14400	Lititz Mut Ins Co	Property and Casualty	N	Mutual	N	P	Lititz Mut Grp	Licensed	PA	940,537	896,492	642,040	603,109	0.167%	51.489%
2023	01. Fire	38970	Markel Ins Co	Property and Casualty	N	Stock	N	P	Markel Corp Grp	Licensed	IL	116,446	53,901	29,461	59,252	0.021%	51.510%
2023	01. Fire	22306	Massachusetts Bay Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	129,084	142,733	144,436	199,574	0.023%	51.533%
2023	01. Fire	26743	Maxum Ind Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas	Authorized Surplus Lines W	CT	243,316	202,888	8,633	6,779	0.043%	51.576%
2023	01. Fire	36838	Mesa Underwriters Specialty Ins Co	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Authorized Surplus Lines W	NJ	288,312	268,885	32,813	68,813	0.051%	51.627%
2023	01. Fire	23434	Middlesex Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	1,166,550	1,095,612	1,117,123	4,520,712	0.207%	51.835%
2023	01. Fire	41653	Milbank Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IA	1,284,168	1,533,755	1,274,944	1,148,392	0.228%	52.063%
2023	01. Fire	26662	Milford Cas Ins Co	Property and Casualty	N	Stock	N	P	Amtrust Financial Se	Licensed	DE	0	0	0	-1	0.000%	52.063%
2023	01. Fire	32506	Monroe Guar Ins Co	Property and Casualty	N	Stock	N	P	Fcci Mut Ins Grp	Licensed	IN	41,760	36,367	0	-5,137	0.007%	52.070%
2023	01. Fire	13331	Motorists Commercial Mut Ins Co	Property and Casualty	N	Mutual	N	P	Encova Mut Ins Grp	Licensed	OH	12,822	6,714	0	0	0.002%	52.072%
2023	01. Fire	26522	Mount Vernon Fire Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Authorized Surplus Lines W	NE	704,232	641,305	87,573	48,274	0.125%	52.197%
2023	01. Fire	14420	Mount Vernon Specialty Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Authorized Surplus Lines W	NE	-1,209	16,599	0	-671	0.000%	52.197%
2023	01. Fire	37974	Mt Hawley Ins Co	Property and Casualty	N	Stock	N	P	Rlii Ins Grp	Authorized Surplus Lines W	IL	905,210	711,286	131,364	349,764	0.161%	52.358%
2023	01. Fire	11991	National Cas Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	94	21,551	0	4,739	0.000%	52.358%
2023	01. Fire	20079	National Fire & Marine Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Authorized Surplus Lines W	NE	2,356,329	2,389,582	222,523	60,525	0.418%	52.776%
2023	01. Fire	20478	National Fire Ins Co Of Hartford	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	1,495	712	0	-1,104	0.000%	52.777%
2023	01. Fire	32620	National Interstate Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	0	0	0	-57	0.000%	52.777%
2023	01. Fire	20052	National Liab & Fire Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Licensed	CT	30,591	42,406	0	-2,228	0.005%	52.782%
2023	01. Fire	20141	National Trust Ins Co	Property and Casualty	N	Stock	N	P	Fcci Mut Ins Grp	Licensed	IN	0	0	0	-4	0.000%	52.782%
2023	01. Fire	19445	National Union Fire Ins Co Of Pittsb	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	PA	249,294	336,327	0	1,382	0.044%	52.826%
2023	01. Fire	26093	Nationwide Affinity Co Of Amer	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	235,629	301,788	0	12,456	0.042%	52.868%
2023	01. Fire	28223	Nationwide Agribusiness Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	309,384	416,197	1,511,328	4,085	0.055%	52.923%
2023	01. Fire	10723	Nationwide Assur Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	51,538	40,174	0	2,963	0.009%	52.932%
2023	01. Fire	23760	Nationwide Gen Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	8,802	11,239	0	146	0.002%	52.934%
2023	01. Fire	10948	Nationwide Ins Co Of Fl	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	14,288	18,117	0	1,162	0.003%	52.936%
2023	01. Fire	23787	Nationwide Mut Ins Co	Property and Casualty	N	Mutual	N	P	Nationwide Corp Grp	Licensed	OH	3,529,716	3,693,546	2,627,630	2,549,516	0.627%	53.563%
2023	01. Fire	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	8,160	13,561	2,736	-5,168	0.001%	53.565%
2023	01. Fire	17370	Nautilus Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Authorized Surplus Lines W	AZ	1,649,038	1,643,075	239,637	117,874	0.293%	53.858%
2023	01. Fire	24171	Netherlands Ins Co The	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	0	0	0	-179	0.000%	53.858%
2023	01. Fire	23841	New Hampshire Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	5,435	5,593	0	-1,017	0.001%	53.859%
2023	01. Fire	16608	New York Marine & Gen Ins Co	Property and Casualty	N	Stock	N	P	Coaction Global Inc	Licensed	NY	6	2,612	0	-49,463	0.000%	53.859%
2023	01. Fire	16285	Next Ins Us Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	DE	294,644	265,010	5,729	-138,380	0.052%	53.911%

NORTH CAROLINA DEPARTMENT OF INSURANCE  
**NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)**  
 FOR THE YEAR ENDED DECEMBER 31, 2023

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 %
2023	01. Fire	14788	Ngm Ins Co	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	FL	45,243	47,455	48,593	49,980	0.008%	53.919%
2023	01. Fire	25038	North Amer Capacity Ins Co	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Authorized Surplus Lines W	NH	120,172	78,512	0	20,477	0.021%	53.940%
2023	01. Fire	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	N	Mutual	N	P	North Carolina Farm	Licensed	NC	15,511,543	15,050,585	5,183,209	5,108,633	2.755%	56.695%
2023	01. Fire	16683	North Carolina Grange Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	1,211,112	1,175,412	51,214	35,413	0.215%	56.910%
2023	01. Fire	21105	North River Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NJ	549,827	473,798	1,939,502	3,873,130	0.098%	57.008%
2023	01. Fire	27987	Northfield Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Authorized Surplus Lines W	IA	1,616,570	1,414,190	150,203	295,846	0.287%	57.295%
2023	01. Fire	24015	Northland Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	-35	0.000%	57.295%
2023	01. Fire	14021	Northwest Farmers Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	181,671	183,665	4,372	4,372	0.032%	57.327%
2023	01. Fire	16871	Obsidian Specialty Ins Co	Property and Casualty	N	Stock	N	P	Obs Holdings Grp	Licensed	DE	330,136	162,816	0	44,970	0.059%	57.386%
2023	01. Fire	24074	Ohio Cas Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	49,513	48,362	0	4,075	0.009%	57.394%
2023	01. Fire	24104	Ohio Farmers Ins Co	Property and Casualty	N	Mutual	N	P	Westfield Grp	Licensed	OH	3,451	5,918	0	-95	0.001%	57.395%
2023	01. Fire	24082	Ohio Security Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	310,301	301,600	14,351	17,386	0.055%	57.450%
2023	01. Fire	17558	Old Guard Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	13,125	10,525	0	735	0.002%	57.452%
2023	01. Fire	31143	Old Republic Union Ins Co	Property and Casualty	N	Stock	N	P	Old Republic Grp	Authorized Surplus Lines W	IL	860,266	980,613	176,138	379,282	0.153%	57.605%
2023	01. Fire	32700	Owners Ins Co	Property and Casualty	N	Stock	N	P	Auto Owners Grp	Licensed	OH	544,550	493,421	104,959	35,163	0.097%	57.702%
2023	01. Fire	22748	Pacific Employers Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	19,373	17,017	0	-1,888	0.003%	57.705%
2023	01. Fire	16754	Palomar Excess & Surplus Ins Co	Property and Casualty	N	Stock	N	P	Palomar Holdings Gr	Licensed	AZ	144,453	167,126	55,607	590,957	0.026%	57.731%
2023	01. Fire	20338	Palomar Specialty Ins Co	Property and Casualty	N	Stock	N	P	Palomar Holdings Gr	Licensed	OR	0	0	287,883	-90,227	0.000%	57.731%
2023	01. Fire	14958	Peninsula Ins Co	Property and Casualty	N	Stock	N	P	Donegal Grp	Licensed	PA	10,803	29,612	0	-8,482	0.002%	57.733%
2023	01. Fire	32859	Penn Amer Ins Co	Property and Casualty	N	Stock	N	P	Global Ind Grp	Authorized Surplus Lines W	PA	25,805	31,644	0	-2,422	0.005%	57.738%
2023	01. Fire	14982	Penn Millers Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	2,074,448	2,080,887	36,274	1,276,418	0.368%	58.106%
2023	01. Fire	32441	Penn Natl Security Ins Co	Property and Casualty	N	Stock	N	P	Pennsylvania Natl Ins	Licensed	PA	6,652,384	6,291,890	944,780	914,627	1.181%	59.287%
2023	01. Fire	10673	Penn Star Ins Co	Property and Casualty	N	Stock	N	P	Global Ind Grp	Authorized Surplus Lines W	PA	17,311	15,828	0	-20,918	0.003%	59.290%
2023	01. Fire	14974	Pennsylvania Lumbermens Mut Ins	Property and Casualty	N	Mutual	N	P		Licensed	PA	9,426,883	8,794,706	7,059,419	-208,721	1.674%	60.965%
2023	01. Fire	12262	Pennsylvania Manufacturers Assoc Ins	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	PA	21	10	0	0	0.000%	60.965%
2023	01. Fire	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	N	Mutual	N	P	Pennsylvania Natl Ins	Licensed	PA	7,966,600	7,569,600	1,601,505	624,927	1.415%	62.379%
2023	01. Fire	18058	Philadelphia Ind Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Licensed	PA	2,282	1,360	0	-29	0.000%	62.380%
2023	01. Fire	25623	Phoenix Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	722,707	541,858	-10,823	-9,540	0.128%	62.508%
2023	01. Fire	17335	Piedmont Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	544,492	511,191	362,049	360,149	0.097%	62.605%
2023	01. Fire	22888	Point Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	0	0	0	-114	0.000%	62.605%
2023	01. Fire	37257	Praetorian Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	0	0	0	708	0.000%	62.605%
2023	01. Fire	12588	Prime Ins Co	Property and Casualty	N	Stock	N	P	Prime Holdings Ins G	Authorized Surplus Lines W	IL	1,044	863	0	0	0.000%	62.605%
2023	01. Fire	10786	Princeton Excess & Surplus Lines Ins	Property and Casualty	N	Stock	N	P	Munich Re Grp	Authorized Surplus Lines W	DE	5,245,898	4,743,013	98,211	422,120	0.932%	63.537%
2023	01. Fire	39217	Qbe Ins Corp	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	395,198	331,957	0	86,125	0.070%	63.607%
2023	01. Fire	11515	Qbe Specialty Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Authorized Surplus Lines W	ND	302,287	515,261	435,331	-646,674	0.054%	63.661%
2023	01. Fire	24449	Regent Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	WI	132,672	168,719	0	-840	0.024%	63.684%
2023	01. Fire	40479	Republic Vanguard Ins Co	Other Risk-Bearing Entity	N	Stock	N	P	Amtrust Financial Se	Authorized Surplus Lines W	AZ	463,258	600,673	59,913	89,705	0.082%	63.766%
2023	01. Fire	17103	Richmond Natl Ins Co	Property and Casualty	N	Stock	N	P	Wt Holdings Grp	Licensed	NH	-1,441	30,721	0	16,045	0.000%	63.766%
2023	01. Fire	28053	Rockhill Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Authorized Surplus Lines W	AZ	0	0	0	260	0.000%	63.766%
2023	01. Fire	14022	Rowan MFIC	Property and Casualty	N	County Farm Mutual	N	P		Licensed	NC	587,404	560,330	205,746	235,746	0.104%	63.870%
2023	01. Fire	22314	Rsu Ind Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Licensed	NH	2,036,903	1,920,520	-468,894	-433,245	0.362%	64.232%
2023	01. Fire	24740	Safeco Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	1,310,233	925,702	279,900	412,032	0.233%	64.465%
2023	01. Fire	13815	Safety Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Authorized Surplus Lines W	MO	0	0	202	-38	0.000%	64.465%
2023	01. Fire	41297	Scottsdale Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Authorized Surplus Lines W	OH	970,443	1,078,331	132,735	224,250	0.172%	64.637%
2023	01. Fire	19879	Security Natl Ins Company	Property and Casualty	N	Stock	N	P	Amtrust Financial Se	Licensed	DE	2,620	428	0	65	0.000%	64.638%
2023	01. Fire	12572	Selective Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	NJ	8,857,782	8,267,562	3,426,364	4,969,220	1.573%	66.211%
2023	01. Fire	19259	Selective Ins Co Of Sc	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	IN	2,130,873	1,904,324	330,076	12,089	0.378%	66.589%
2023	01. Fire	39926	Selective Ins Co Of The Southeast	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	IN	4,819,249	4,430,119	462,572	372,504	0.856%	67.445%
2023	01. Fire	10936	Seneca Ins Co Inc	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NY	924,834	689,604	344,666	116,321	0.164%	67.609%
2023	01. Fire	10729	Seneca Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	DE	1,025,929	1,280,729	1,117,099	1,615,299	0.182%	67.791%
2023	01. Fire	24988	Sentry Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	591,529	483,832	0	-21,161	0.105%	67.897%
2023	01. Fire	21180	Sentry Select Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	187,886	228,119	10,064	-37,922	0.033%	67.930%
2023	01. Fire	38776	Siriuspoint Amer Ins Co	Property and Casualty	N	Stock	N	P	Siriuspoint Grp	Licensed	NY	2,273	844	0	470	0.000%	67.930%
2023	01. Fire	16820	Siriuspoint Specialty Ins Corp	Property and Casualty	N	Stock	N	P	Siriuspoint Grp	Licensed	NH	-935	-375	0	2,287	0.000%	67.930%
2023	01. Fire	11126	Sompo Amer Ins Co	Property and Casualty	N	Stock	N	P	Sompo Grp	Licensed	NY	309,098	297,520	0	-28,743	0.055%	67.985%
2023	01. Fire	26867	Southern Ins Co Of Va	Property and Casualty	N	Stock	N	P	Donegal Grp	Licensed	VA	194,345	193,692	14,523	1,802	0.035%	68.020%
2023	01. Fire	17045	Spinnaker Specialty Ins Co	Property and Casualty	N	Stock	N	P	Sh1 Holdings Grp	Not Licensed	TX	252,287	215,224	13,212	40,946	0.045%	68.064%
2023	01. Fire	24767	St Paul Fire & Marine Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	26,953	21,583	0	512	0.005%	68.069%

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)**  
**FOR THE YEAR ENDED DECEMBER 31, 2023**

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 %
2023	01. Fire	24775	St Paul Guardian Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	-85	0.000%	68.069%
2023	01. Fire	24791	St Paul Mercury Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	3,947	2,158	0	92	0.001%	68.070%
2023	01. Fire	30481	St Paul Surplus Lines Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Authorized Surplus Lines W	DE	0	0	0	-15	0.000%	68.070%
2023	01. Fire	19070	Standard Fire Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	11,965	11,791	63,644	80,151	0.002%	68.072%
2023	01. Fire	42986	Standard Guar Ins Co	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Licensed	DE	9,083,964	8,819,596	2,737,147	2,732,042	1.613%	69.685%
2023	01. Fire	40045	Starnet Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	24,710	11,236	0	-27	0.004%	69.690%
2023	01. Fire	38318	Starr Ind & Liab Co	Property and Casualty	N	Stock	N	P	Starr Grp	Licensed	TX	362,722	377,629	0	14,604	0.064%	69.754%
2023	01. Fire	13604	Starr Surplus Lines Ins Co	Property and Casualty	N	Stock	N	P	Starr Grp	Authorized Surplus Lines W	TX	38,553,495	30,924,558	3,685,857	6,290,183	6.847%	76.601%
2023	01. Fire	44776	Starstone Specialty Ins Co	Property and Casualty	N	Stock	N	P	Core Specialty Ins Hd	Authorized Surplus Lines W	DE	6,387,134	5,555,539	1,140,681	300,466	1.134%	77.735%
2023	01. Fire	25127	State Auto Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IA	2,012,576	2,139,527	3,560,740	1,457,398	0.357%	78.093%
2023	01. Fire	25135	State Automobile Mut Ins Co	Property and Casualty	N	Mutual	N	P	Liberty Mut Grp	Licensed	OH	2,733,164	2,571,684	1,894,237	2,658,992	0.485%	78.578%
2023	01. Fire	26387	Steadfast Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Authorized Surplus Lines W	IL	4,889,906	4,440,031	1,712,503	992,446	0.868%	79.446%
2023	01. Fire	16889	Summit Specialty Ins Co	Property and Casualty	N	Stock	N	P	Mgi Holdings Grp	Licensed	NE	19,031	13,709	0	-649	0.003%	79.450%
2023	01. Fire	17030	Surechoice Underwriters Recip Exch	Property and Casualty	N	Reciprocal	N	P	Iron Family Holdings	Licensed	TX	1,156,943	247,484	0	40,099	0.205%	79.655%
2023	01. Fire	16848	Sutton Specialty Ins Co	Property and Casualty	N	Stock	N	P	Sutton Natl Ins Holdr	Licensed	OK	3,186,531	331,808	0	160,284	0.566%	80.221%
2023	01. Fire	29874	Swiss Re Corp Solutions Amer Ins Co	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Licensed	MO	482,727	383,664	0	47,336	0.086%	80.307%
2023	01. Fire	34916	Swiss Re Corp Solutions Capacity Ins	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Authorized Surplus Lines W	MO	1,833,767	1,591,129	185,892	219,718	0.326%	80.632%
2023	01. Fire	29700	Swiss Re Corp Solutions Elite Ins Co	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Licensed	MO	7,399,870	6,595,671	215,492	3,432,013	1.314%	81.947%
2023	01. Fire	12866	T H E Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	LA	9,951	11,004	0	0	0.002%	81.948%
2023	01. Fire	42376	Technology Ins Co Inc	Property and Casualty	N	Stock	N	P	Amtrust Financial Se	Licensed	DE	63	13	0	2	0.000%	81.948%
2023	01. Fire	28665	The Cincinnati Cas Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	420,301	371,321	0	364	0.075%	82.023%
2023	01. Fire	23280	The Cincinnati Ind Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	530,533	510,518	20,562	32,184	0.094%	82.117%
2023	01. Fire	10677	The Cincinnati Ins Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	6,820,135	6,420,858	1,404,023	1,867,035	1.211%	83.328%
2023	01. Fire	13037	The Cincinnati Specialty Underwriter	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Authorized Surplus Lines W	DE	1,878,759	1,777,594	228,225	786,708	0.334%	83.662%
2023	01. Fire	10713	Third Coast Ins Co	Property and Casualty	N	Stock	N	P	Bcbs Of Mi Grp	Not Licensed	WI	960,426	848,237	1,357,604	-383,115	0.171%	83.833%
2023	01. Fire	10945	Tokio Marine Amer Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Licensed	NY	1,458,559	1,494,042	0	-1,105	0.259%	84.092%
2023	01. Fire	23850	Tokio Marine Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Authorized Surplus Lines W	DE	2,193	1,089	0	0	0.000%	84.092%
2023	01. Fire	11027	Tower Hill Prime Ins Co	Property and Casualty	N	Stock	N	P	Tower Hill Ins Grp	Licensed	FL	936,059	857,377	526,197	732,997	0.166%	84.258%
2023	01. Fire	28886	Transguard Ins Co Of Amer Inc	Property and Casualty	N	Stock	N	P	Iat Reins Co Grp	Licensed	IL	82,910	82,290	0	-5,531	0.015%	84.273%
2023	01. Fire	20494	Transportation Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	15,541	55,791	0	-15,228	0.003%	84.276%
2023	01. Fire	41807	Transverse Specialty Ins Co	Property and Casualty	N	Stock	N	P	Ms & Ad Ins Grp	Authorized Surplus Lines W	TX	3,027,663	2,565,779	126,828	327,906	0.538%	84.814%
2023	01. Fire	36463	Travco Personal Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	-55,304	0.000%	84.814%
2023	01. Fire	19038	Travelers Cas & Surety Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	6,279	0.000%	84.814%
2023	01. Fire	29896	Travelers Excess & Surplus Lines Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Authorized Surplus Lines W	CT	7,578,170	5,027,552	-19,905	122,200	1.346%	86.159%
2023	01. Fire	25658	Travelers Ind Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	12,359,267	11,163,841	2,571,493	3,884,468	2.195%	88.354%
2023	01. Fire	25666	Travelers Ind Co Of Amer	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	657,023	752,953	22,655	69,420	0.117%	88.471%
2023	01. Fire	25682	Travelers Ind Co Of Ct	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	105,237	118,164	0	56,327	0.019%	88.490%
2023	01. Fire	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	8,014,468	7,437,239	502,507	417,348	1.423%	89.913%
2023	01. Fire	10213	Travelers Specialty Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Authorized Surplus Lines W	CT	0	0	0	-127	0.000%	89.913%
2023	01. Fire	31003	Tri State Ins Co Of Mn	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	5,245	5,423	0	-192	0.001%	89.914%
2023	01. Fire	16188	Trisura Specialty Ins Co	Property and Casualty	N	Stock	N	P	Trisura Grp	Licensed	OK	186,568	193,883	13,311	36,152	0.033%	89.947%
2023	01. Fire	25844	Union Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	10,754	8,107	0	-198	0.002%	89.949%
2023	01. Fire	21423	Union Ins Co Of Providence	Property and Casualty	N	Stock	N	P	Emc Ins Co Grp	Licensed	IA	384,353	354,564	864	30,117	0.068%	90.017%
2023	01. Fire	11142	United Cas Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	IL	174,205	178,267	85,053	86,950	0.031%	90.048%
2023	01. Fire	13064	United Natl Ins Co	Property and Casualty	N	Stock	N	P	Global Ind Grp	Not Licensed	PA	151,306	180,773	0	-7,020	0.027%	90.075%
2023	01. Fire	25941	United Serv Automobile Assn	Property and Casualty	N	Reciprocal	N	P	United Serv Automot	Licensed	TX	4,262,333	3,722,367	1,948,930	2,553,428	0.757%	90.832%
2023	01. Fire	25887	United States Fidelity & Guar Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	-8	0.000%	90.832%
2023	01. Fire	21113	United States Fire Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	34,203	27,421	0	24,294	0.006%	90.838%
2023	01. Fire	25895	United States Liab Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Licensed	NE	8,909,543	7,737,030	1,195,618	782,888	1.582%	92.420%
2023	01. Fire	16063	Unitrin Auto & Home Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	NY	0	0	0	-1,454	0.000%	92.420%
2023	01. Fire	40703	Unitrin Safeguard Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	WI	0	0	0	2,650	0.000%	92.420%
2023	01. Fire	32867	Universal Fire & Cas Ins Co	Property and Casualty	N	Stock	N	P	Universal Shield Ins	Licensed	IN	1,624	1,535	0	462	0.000%	92.421%
2023	01. Fire	10759	Universal N Amer Ins Co	Property and Casualty	N	Stock	N	P	Universal Ins Co Grp	Licensed	TX	3,109,555	2,686,892	733,292	586,984	0.552%	92.973%
2023	01. Fire	10861	Universal Prop & Cas Ins	Property and Casualty	N	Stock	N	P	Universal Ins Holding	Licensed	FL	196,032	194,502	413,069	419,862	0.035%	93.008%
2023	01. Fire	25968	Usaa Cas Ins Co	Property and Casualty	N	Stock	N	P	United Serv Automot	Licensed	TX	1,637,673	1,444,582	485,400	917,096	0.291%	93.298%
2023	01. Fire	18600	Usaa Gen Ind Co	Property and Casualty	N	Stock	N	P	United Serv Automot	Licensed	TX	958,543	845,297	673,784	814,998	0.170%	93.469%
2023	01. Fire	25976	Utica Mut Ins Co	Property and Casualty	N	Mutual	N	P	Utica Grp	Licensed	NY	117,714	90,527	0	1,271	0.021%	93.490%
2023	01. Fire	10687	Utica Natl Assur Co	Property and Casualty	N	Stock	N	P	Utica Grp	Licensed	NY	82	151	0	26	0.000%	93.490%

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)**  
**FOR THE YEAR ENDED DECEMBER 31, 2023**

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 %
2023	01. Fire	20508	Valley Forge Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	3,527	2,707	0	-12,356	0.001%	93.490%
2023	01. Fire	21172	Vanliner Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	14,825	7,849	0	1,638	0.003%	93.493%
2023	01. Fire	10815	Verlan Fire Ins Co Md	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	3,717,690	3,672,791	1,909,844	-213,576	0.660%	94.153%
2023	01. Fire	20397	Vigilant Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	NY	0	0	0	-296	0.000%	94.153%
2023	01. Fire	40428	Voyager Ind Ins Co	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Authorized Surplus Lines W	GA	0	0	0	4,562	0.000%	94.153%
2023	01. Fire	15824	Watford Specialty Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Authorized Surplus Lines W	NJ	0	0	0	-63,565	0.000%	94.153%
2023	01. Fire	25011	Wesco Ins Co	Property and Casualty	N	Stock	N	P	Amtrust Financial Se	Licensed	DE	45,804	33,932	0	1,596	0.008%	94.161%
2023	01. Fire	44393	West Amer Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IN	20,916	18,780	76,634	50,421	0.004%	94.165%
2023	01. Fire	15350	West Bend Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	WI	4,162,206	4,092,289	5,691,823	4,306,347	0.739%	94.904%
2023	01. Fire	10030	Westchester Fire Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	51,199	44,941	0	14,856	0.009%	94.913%
2023	01. Fire	10172	Westchester Surplus Lines Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines W	GA	4,524,433	3,986,253	989,890	1,439,465	0.804%	95.717%
2023	01. Fire	13196	Western World Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines W	NH	116,429	118,190	0	134,616	0.021%	95.737%
2023	01. Fire	16447	Westfield Champion Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	19,668	15,360	0	1,097	0.003%	95.741%
2023	01. Fire	24112	Westfield Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	189,297	176,384	114,792	124,343	0.034%	95.774%
2023	01. Fire	24120	Westfield Natl Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	226	226	0	-37	0.000%	95.775%
2023	01. Fire	16450	Westfield Premier Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	892	473	0	46	0.000%	95.775%
2023	01. Fire	16992	Westfield Specialty Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp		OH	427,036	293,225	0	55,957	0.076%	95.851%
2023	01. Fire	16449	Westfield Superior Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	6,877	7,215	0	204	0.001%	95.852%
2023	01. Fire	16448	Westfield Touchstone Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	0	0	0	-1	0.000%	95.852%
2023	01. Fire	39845	Westport Ins Corp	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Licensed	MO	-258,306	-63,159	1,026,396	-178,174	-0.046%	95.806%
2023	01. Fire	24554	XI Ins Amer Inc	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	9,037,579	8,117,500	0	259,446	1.605%	97.411%
2023	01. Fire	37885	XI Specialty Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	1,723	1,458	0	-318	0.000%	97.411%
2023	01. Fire	16535	Zurich Amer Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	NY	14,577,316	13,662,789	4,245,057	5,791,698	2.589%	100.000%
2023	01. Fire	27855	Zurich Amer Ins Co Of Il	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	0	4,002	0	-110	0.000%	100.000%
<b>2023</b>	<b>01. Fire</b>		<b>TOTAL</b>									<b>563,087,777</b>	<b>514,628,037</b>	<b>450,860,032</b>	<b>216,416,633</b>	<b>100.000%</b>	

**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  
SJ=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