

NORTH CAROLINA DEPARTMENT OF INSURANCE
 NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL BUSINESS
 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	04. Homeowners multiple peril	16890	Accelerant Specialty Ins Co	Property and Casualty	N	Stock	N	P	Acp Ins Mgmt Lic Grp		AR	18,262	19,978	0	2,395	0.00%	0.00%
2023	04. Homeowners multiple peril	16835	Accredited Specialty Ins Co	Property and Casualty	N	Stock	N	P	Randall & Quilter Inv		AZ	1,322,301	1,164,544	43,050	796	0.03%	0.03%
2023	04. Homeowners multiple peril	33898	Aegis Security Ins Co	Property and Casualty	N	Stock	N	P	Aegis Grp	Licensed	PA	-3,287	200,613	117,735	127,735	0.00%	0.03%
2023	04. Homeowners multiple peril	10014	Affiliated Fm Ins Co	Property and Casualty	N	Stock	N	P	Fm Global Grp	Licensed	RI	17,749	13,860	0	0	0.00%	0.03%
2023	04. Homeowners multiple peril	19402	Aig Prop Cas Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	6,766,447	6,282,896	5,766,654	5,538,579	0.15%	0.19%
2023	04. Homeowners multiple peril	26883	Aig Specialty Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines V	IL	0	0	0	-948	0.00%	0.19%
2023	04. Homeowners multiple peril	13190	Alamance Farmers Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	4,541,392	3,951,524	1,817,650	2,591,312	0.10%	0.29%
2023	04. Homeowners multiple peril	15816	Allied Trust Ins Co	Property and Casualty	N	Stock	N	P		Licensed	TX	2,866,760	3,154,926	1,092,964	1,089,566	0.06%	0.36%
2023	04. Homeowners multiple peril	19240	Allstate Ind Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	96,037,511	100,509,851	45,686,117	44,382,296	2.24%	2.61%
2023	04. Homeowners multiple peril	19232	Allstate Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	46,033,385	46,535,007	21,566,365	18,921,383	1.07%	3.69%
2023	04. Homeowners multiple peril	37907	Allstate Vehicle & Prop Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	139,641,837	111,801,041	63,252,930	69,786,276	3.26%	6.95%
2023	04. Homeowners multiple peril	19100	Amco Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	4,457,880	4,493,994	1,800,818	1,969,297	0.10%	7.06%
2023	04. Homeowners multiple peril	21849	American Automobile Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	MO	0	0	0	-46,164	0.00%	7.06%
2023	04. Homeowners multiple peril	10111	American Bankers Ins Co Of Fl	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Licensed	FL	52,525,304	51,922,228	18,025,825	18,112,055	1.23%	8.29%
2023	04. Homeowners multiple peril	29068	American Family Connect Prop & Cas I	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	WI	6,473,284	6,536,079	5,378,854	6,875,869	0.15%	8.44%
2023	04. Homeowners multiple peril	23450	American Family Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	FL	-2,569	-2,326	1,516,384	-752,706	0.00%	8.44%
2023	04. Homeowners multiple peril	23469	American Modern Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	OH	187,593	236,948	186,625	-139,237	0.04%	8.44%
2023	04. Homeowners multiple peril	42722	American Modern Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	OH	49,420,892	42,877,447	17,181,467	20,347,760	1.15%	9.60%
2023	04. Homeowners multiple peril	28401	American Natl Prop & Cas Co	Property and Casualty	N	Stock	N	P	Brookfield Reins Ltd	Licensed	MO	0	0	0	-115,000	0.00%	9.60%
2023	04. Homeowners multiple peril	19615	American Reliable Ins Co	Property and Casualty	N	Stock	N	P	Everett Mut Grp	Licensed	AZ	7,411,768	7,588,070	1,648,214	3,725,136	0.17%	9.77%
2023	04. Homeowners multiple peril	10872	American Strategic Ins Corp	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	FL	67,597,648	71,067,343	30,634,653	25,999,559	1.58%	11.36%
2023	04. Homeowners multiple peril	19976	Amica Mut Ins Co	Property and Casualty	N	Mutual	N	P	Amica Mut Grp	Licensed	RI	65,267,792	59,383,033	36,454,270	31,968,809	1.52%	12.89%
2023	04. Homeowners multiple peril	41459	Armed Forces Ins Exch	Property and Casualty	N	Reciprocal	N	P		Licensed	KS	2,913,255	2,985,876	2,415,667	2,583,900	0.06%	12.95%
2023	04. Homeowners multiple peril	18988	Auto Owners Ins Co	Property and Casualty	N	Mutual	N	P	Auto Owners Grp	Licensed	MI	54,764,820	51,027,927	25,609,990	25,961,981	1.28%	14.24%
2023	04. Homeowners multiple peril	19062	Automobile Ins Co Of Hartford Ct	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	20,580,275	20,372,891	11,381,439	10,154,826	0.48%	14.72%
2023	04. Homeowners multiple peril	26620	Axis Surplus Ins Co	Property and Casualty	N	Stock	N	P	Axis Capital Grp	Authorized Surplus Lines V	IL	0	0	0	789	0.00%	14.72%
2023	04. Homeowners multiple peril	18279	Bankers Standard Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	25,206,297	23,046,828	14,795,433	14,799,769	0.59%	15.31%
2023	04. Homeowners multiple peril	17412	Berkley Prestige Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	6,688	749	0	0	0.00%	15.31%
2023	04. Homeowners multiple peril	12961	Canopus Us Ins	Property and Casualty	N	Stock	N	P		Authorized Surplus Lines V	DE	0	0	0	-31,544	0.00%	15.31%
2023	04. Homeowners multiple peril	10720	Carolina Farmers Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	3,749,045	3,194,672	1,884,998	2,260,154	0.08%	15.40%
2023	04. Homeowners multiple peril	20230	Central Mut Ins Co	Property and Casualty	N	Mutual	N	P	Central Mut Ins Co G	Licensed	OH	22,153,240	21,608,269	14,767,153	14,893,208	0.51%	15.91%
2023	04. Homeowners multiple peril	13725	Century Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	3,422,173	3,243,861	1,176,079	1,034,549	0.08%	15.98%
2023	04. Homeowners multiple peril	26905	Century Natl Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	CA	462,253	527,016	158,813	211,476	0.11%	16.00%
2023	04. Homeowners multiple peril	25615	Charter Oak Fire Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	1,377,493	1,385,193	524,344	492,244	0.03%	16.04%
2023	04. Homeowners multiple peril	38989	Chubb Custom Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines V	NJ	910,602	705,641	69,091	130,228	0.02%	16.06%
2023	04. Homeowners multiple peril	12777	Chubb Ind Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	NY	1,559	2,061	0	762	0.00%	16.06%
2023	04. Homeowners multiple peril	10052	Chubb Natl Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	15,195	20,399	0	7,359	0.00%	16.06%
2023	04. Homeowners multiple peril	41335	City Natl Ins Co	Property and Casualty	N	Stock	N	P	Markel Corp Grp	Licensed	TX	-867,932	4,439,068	2,200,325	3,429,325	-0.02%	16.04%
2023	04. Homeowners multiple peril	28860	Clear Blue Ins Co	Property and Casualty	N	Stock	N	P	Clear Blue Financial	Licensed	TX	0	0	0	-102	0.00%	16.04%
2023	04. Homeowners multiple peril	44520	Crum & Forster Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines V	DE	0	0	0	-6,396	0.00%	16.04%
2023	04. Homeowners multiple peril	40649	Economy Premier Assur Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	IL	2,154,858	2,186,043	1,437,068	1,209,000	0.05%	16.09%
2023	04. Homeowners multiple peril	21261	Electric Ins Co	Property and Casualty	N	Stock	N	P	General Electric Grp	Licensed	MA	2,144,472	2,099,593	1,292,378	1,037,704	0.05%	16.14%
2023	04. Homeowners multiple peril	21326	Empire Fire & Marine Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	-43,980	-43,980	0	0	-0.01%	16.14%
2023	04. Homeowners multiple peril	15130	Encompass Ind Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	0	0	5,465	4,270	0.00%	16.14%
2023	04. Homeowners multiple peril	26263	Erie Ins Co	Property and Casualty	N	Stock	N	P	Erie Ins Grp	Licensed	PA	186,558,838	163,881,300	125,685,910	133,396,172	4.36%	20.51%
2023	04. Homeowners multiple peril	26271	Erie Ins Exch	Property and Casualty	N	Reciprocal	N	P	Erie Ins Grp	Licensed	PA	69,141,063	65,825,775	56,009,026	55,652,790	1.61%	22.12%
2023	04. Homeowners multiple peril	25712	Esurance Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	1,248,889	1,311,107	834,993	168,346	0.02%	22.15%
2023	04. Homeowners multiple peril	35378	Evanston Ins Co	Property and Casualty	N	Stock	N	P	Markel Corp Grp	Authorized Surplus Lines V	IL	3,477,986	2,937,830	352,655	502,176	0.08%	22.23%
2023	04. Homeowners multiple peril	35181	Executive Risk Ind Inc	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	DE	1,157	965	0	425	0.00%	22.23%
2023	04. Homeowners multiple peril	25321	Farmers Direct Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	RI	88,278	82,703	53,558	54,086	0.02%	22.24%
2023	04. Homeowners multiple peril	26298	Farmers Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	RI	42,561,739	40,230,298	23,763,390	24,440,720	0.96%	23.23%
2023	04. Homeowners multiple peril	20281	Federal Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	12,194,390	11,620,045	7,268,095	7,031,792	0.28%	23.52%
2023	04. Homeowners multiple peril	21873	Firemans Fund Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	IL	0	621,074	0	-7,820	0.00%	23.52%
2023	04. Homeowners multiple peril	37710	First Amer Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	First Amer Title Grp	Licensed	CA	0	0	0	-1,789	0.00%	23.52%
2023	04. Homeowners multiple peril	13990	First Community Ins Co	Property and Casualty	N	Stock	N	P	Bankers Ins Grp	Licensed	FL	0	0	77,577	34,099	0.00%	23.52%
2023	04. Homeowners multiple peril	43877	First Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	4,315,403	3,740,482	1,944,414	2,244,788	0.10%	23.62%
2023	04. Homeowners multiple peril	10897	First Protective Ins Co	Property and Casualty	N	Stock	N	P	Frontline Ins Grp	Licensed	FL	89,025,995	85,439,342	13,768,814	15,263,230	2.04%	25.70%
2023	04. Homeowners multiple peril	11185	Foremost Ins Co Grand Rapids Mi	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	MI	76,407,228	63,673,342	22,020,489	20,467,959	1.78%	27.49%
2023	04. Homeowners multiple peril	11800	Foremost Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	MI	5,861,034	4,727,639	2,347,309	2,620,727	0.13%	27.63%
2023	04. Homeowners multiple peril	41513	Foremost Signature Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	MI	0	0	114	114	0.00%	27.63%
2023	04. Homeowners multiple peril	16823	Fortegra Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tiptree Fin Grp	Licensed	AZ	0	0	0	128	0.00%	27.63%
2023	04. Homeowners multiple peril	14753	Frederick Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	MD	172,587	124,078	39,016	49,996	0.04%	27.63%
2023	04. Homeowners multiple peril	21285	Garrison Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	United Serv Automot	Licensed	TX	43,597,672	38,042,943	21,620,204	21,275,118	1.02%	28.65%
2023	04. Homeowners multiple peril	24414	General Cas Co Of Wi	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	WI	0	0	0	-2,164	0.00%	28.65%
2023	04. Homeowners multiple peril	37362	General Star Ind Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Authorized Surplus Lines V	DE	0	0	0	-4,000	0.00%	28.65%
2023	04. Homeowners multiple peril	10182	Geovera Specialty Ins Co	Property and Casualty	N	Stock	N	P	Geovera Holdings Ind	Authorized Surplus Lines V	DE	0	0	19,493	-134,400	0.00%	28.65%

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2023	04. Homeowners multiple peril	22098	Grain Dealers Mut Ins Co	Property and Casualty	N	Mutual	N	P	American Family Ins	Licensed	IN	595,658	164,968	14,972	24,191	0.014%	28.673%
2023	04. Homeowners multiple peril	25984	Graphic Arts Mut Ins Co	Property and Casualty	N	Mutual	N	P	Utica Grp	Licensed	NY	4,650	6,381	6,721	-7,898	0.000%	28.673%
2023	04. Homeowners multiple peril	20303	Great Northern Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	11,550	16,837	0	5,162	0.000%	28.673%
2023	04. Homeowners multiple peril	22322	Greenwich Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	0	0	0	-291	0.000%	28.673%
2023	04. Homeowners multiple peril	44377	Halifax Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	11,787,591	11,597,087	4,742,333	4,097,991	0.276%	28.949%
2023	04. Homeowners multiple peril	36064	Hanover Amer Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	0	0	-1,600	-2,968	0.000%	28.949%
2023	04. Homeowners multiple peril	22292	Hanover Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	0	0	-6,174	-7,898	0.000%	28.949%
2023	04. Homeowners multiple peril	26433	Harco Natl Ins Co	Property and Casualty	N	Stock	N	P	lat Reins Co Grp	Licensed	IL	1,996,471	1,735,797	326,989	849,221	0.047%	28.996%
2023	04. Homeowners multiple peril	35696	Harleysville Preferred Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	0	23,973	25,402	0.000%	28.996%
2023	04. Homeowners multiple peril	22357	Hartford Accident & Ind Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas	Licensed	CT	933,604	953,926	310,962	156,613	0.022%	29.018%
2023	04. Homeowners multiple peril	29424	Hartford Cas Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas C	Licensed	IN	344,441	351,658	11,006	-35,668	0.008%	29.026%
2023	04. Homeowners multiple peril	37478	Hartford Ins Co Of The Midwest	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas C	Licensed	IN	3,652,953	3,247,734	1,222,408	1,787,089	0.086%	29.112%
2023	04. Homeowners multiple peril	30104	Hartford Underwriters Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas C	Licensed	CT	8,853,758	8,692,682	3,430,442	3,177,169	0.207%	29.319%
2023	04. Homeowners multiple peril	14407	Heritage Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Heritage Ins Holdings	Licensed	FL	11,342,877	15,964,938	9,951,159	7,484,766	0.266%	29.584%
2023	04. Homeowners multiple peril	12536	Homeowners Of Amer Ins Co	Property and Casualty	N	Stock	N	P		Licensed	TX	29,344,136	29,968,093	22,181,911	20,089,657	0.687%	30.271%
2023	04. Homeowners multiple peril	17221	Homesite Ins Co	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	WI	23,618,954	25,567,875	13,715,055	14,092,784	0.553%	30.824%
2023	04. Homeowners multiple peril	13927	Homesite Ins Co Of The Midwest	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	WI	89,570,298	72,451,855	30,837,853	33,397,144	2.097%	32.921%
2023	04. Homeowners multiple peril	22578	Horace Mann Ins Co	Property and Casualty	N	Stock	N	P	Horace Mann Grp	Licensed	IL	1,867,913	1,899,755	783,540	709,214	0.044%	32.965%
2023	04. Homeowners multiple peril	22756	Horace Mann Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Horace Mann Grp	Licensed	IL	10,187,449	9,823,461	6,055,962	7,285,257	0.238%	33.203%
2023	04. Homeowners multiple peril	27960	Illinois Union Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines V	IL	0	0	0	-8,291	0.000%	33.203%
2023	04. Homeowners multiple peril	11090	Incline Cas Co	Property and Casualty	N	Stock	N	P	Incline Ins Gr Llc Gr	Licensed	TX	3,476,658	2,505,442	2,570,818	3,412,755	0.081%	33.285%
2023	04. Homeowners multiple peril	36940	Indian Harbor Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Authorized Surplus Lines V	DE	0	0	-45,051	-45,051	0.000%	33.285%
2023	04. Homeowners multiple peril	10914	Kemper Independence Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	IL	4,578,352	5,215,434	3,313,089	3,253,229	0.107%	33.392%
2023	04. Homeowners multiple peril	38920	Kinsale Ins Co	Property and Casualty	N	Stock	N	P		Authorized Surplus Lines V	AR	642,981	632,591	32,075	14,058	0.015%	33.407%
2023	04. Homeowners multiple peril	16255	Kw Specialty Ins Co	Property and Casualty	N	Stock	N	P		DE	279,113	227,354	63,544	75,156	0.007%	33.414%	
2023	04. Homeowners multiple peril	19437	Lexington Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines V	DE	494,832	945,858	503,039	-259,273	0.012%	33.425%
2023	04. Homeowners multiple peril	23035	Liberty Mut Fire Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	95,406,237	96,702,508	53,344,753	38,072,384	2.234%	35.659%
2023	04. Homeowners multiple peril	14400	Lititz Mut Ins Co	Property and Casualty	N	Mutual	N	P	Lititz Mut Grp	Licensed	PA	22,480,346	20,759,712	14,010,885	11,794,840	0.526%	36.185%
2023	04. Homeowners multiple peril	10051	Lyndon Southern Ins Co	Property and Casualty	N	Stock	N	P	Tiptree Fin Grp	Licensed	DE	2,030	213	0	0	0.000%	36.185%
2023	04. Homeowners multiple peril	28932	Markel Amer Ins Co	Property and Casualty	N	Stock	N	P	Markel Corp Grp	Licensed	VA	14,182,618	12,218,709	5,349,743	5,765,138	0.332%	36.517%
2023	04. Homeowners multiple peril	22306	Massachusetts Bay Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	0	0	-1,962	0.000%	36.517%	
2023	04. Homeowners multiple peril	31968	Merastar Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	IL	0	0	0	-36	0.000%	36.517%
2023	04. Homeowners multiple peril	41653	Milbank Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IA	23,419,381	27,133,941	17,711,151	17,828,369	0.548%	37.065%
2023	04. Homeowners multiple peril	14613	Montgomery Mut Ins Co	Property and Casualty	N	Mutual	N	P	Liberty Mut Grp	Licensed	MA	0	0	0	-1	0.000%	37.065%
2023	04. Homeowners multiple peril	26522	Mount Vernon Fire Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Authorized Surplus Lines V	NE	110,945	98,656	-4,398	484	0.003%	37.068%
2023	04. Homeowners multiple peril	20079	National Fire & Marine Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Authorized Surplus Lines V	NE	515,762	448,972	15,642	-173,080	0.012%	37.080%
2023	04. Homeowners multiple peril	23760	Nationwide Gen Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	122,970,643	123,364,995	70,253,442	73,464,168	2.879%	39.959%
2023	04. Homeowners multiple peril	10948	Nationwide Ins Co Of FI	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	0	0	1,240,139	0.000%	39.959%
2023	04. Homeowners multiple peril	23787	Nationwide Mut Ins Co	Property and Casualty	N	Mutual	N	P	Nationwide Corp Grp	Licensed	OH	72,571,348	74,986,072	42,943,484	44,720,518	1.699%	41.658%
2023	04. Homeowners multiple peril	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	84,352,881	86,956,335	41,781,554	43,966,710	1.975%	43.633%
2023	04. Homeowners multiple peril	14788	Ngm Ins Co	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	FL	12,268,173	12,180,501	9,841,440	10,368,485	0.287%	43.920%
2023	04. Homeowners multiple peril	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	N	Mutual	N	P	North Carolina Farm	Licensed	NC	545,386,986	497,234,076	397,540,832	424,851,722	12.768%	56.688%
2023	04. Homeowners multiple peril	16683	North Carolina Grange Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	26,121,275	23,674,111	13,375,728	13,179,701	0.612%	57.299%
2023	04. Homeowners multiple peril	13167	North Light Specialty Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Authorized Surplus Lines V	IL	391,388	351,066	52,200	9,671	0.009%	57.308%
2023	04. Homeowners multiple peril	14021	Northwest Farmers Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	3,242,034	2,583,025	1,094,888	1,047,550	0.076%	57.384%
2023	04. Homeowners multiple peril	23248	Occidental Fire & Cas Co Of Nc	Property and Casualty	N	Stock	N	P	lat Reins Co Grp	Licensed	NC	14,003,700	12,894,686	6,891,699	6,595,143	0.328%	57.712%
2023	04. Homeowners multiple peril	24074	Ohio Cas Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	0	0	0	-65,609	0.000%	57.712%
2023	04. Homeowners multiple peril	17320	Orion180 Ins Co	Property and Casualty	N	Stock	N	P	Orion180 Grp	Licensed	IN	18,256,897	5,386,445	514,353	1,111,536	0.427%	58.140%
2023	04. Homeowners multiple peril	32700	Owners Ins Co	Property and Casualty	N	Stock	N	P	Auto Owners Grp	Licensed	OH	103,789,706	91,149,394	49,780,731	48,820,591	2.430%	60.569%
2023	04. Homeowners multiple peril	20346	Pacific Ind Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	WI	5,920	8,024	0	-189,533	0.000%	60.569%
2023	04. Homeowners multiple peril	20338	Palomar Specialty Ins Co	Property and Casualty	N	Stock	N	P	Palomar Holdings Gr	Licensed	OR	-49,968	606,772	912,346	360,759	-0.001%	60.568%
2023	04. Homeowners multiple peril	24198	Peerless Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	0	0	0	-2,876	0.000%	60.568%
2023	04. Homeowners multiple peril	10673	Penn Star Ins Co	Property and Casualty	N	Stock	N	P	Global Ind Grp	Authorized Surplus Lines V	PA	0	0	0	39,450	0.000%	60.568%
2023	04. Homeowners multiple peril	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	N	Mutual	N	P	Pennsylvania Natl Ins	Licensed	PA	43,109,267	40,155,613	27,736,426	28,070,990	1.009%	61.578%
2023	04. Homeowners multiple peril	13714	Pharmacists Mut Ins Co	Property and Casualty	N	Mutual	N	P	Pharmacists Mut Grp	Licensed	IA	99,059	196,408	241,174	105,648	0.002%	61.580%
2023	04. Homeowners multiple peril	25623	Phoenix Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	33,321,615	33,159,372	16,999,708	14,738,549	0.780%	62.360%
2023	04. Homeowners multiple peril	17335	Piedmont Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	1,785,737	1,652,692	355,473	330,105	0.042%	62.402%
2023	04. Homeowners multiple peril	22888	Point Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	0	0	0	-2,900	0.000%	62.402%
2023	04. Homeowners multiple peril	37257	Praetorian Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	16,590,574	12,727,057	4,734,044	5,061,720	0.388%	62.790%
2023	04. Homeowners multiple peril	12873	Privilege Underwriters Recp Exch	Property and Casualty	N	Reciprocal	N	P	Tokio Marine Holding	Licensed	FL	32,063,711	29,057,081	12,329,639	12,395,071	0.751%	63.541%
2023	04. Homeowners multiple peril	38784	Progressive Southeastern Ins Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	IN	802,417	789,101	299,031	188,650	0.019%	63.560%
2023	04. Homeowners multiple peril	17148	Pure Specialty Exchange	Property and Casualty	N	Reciprocal	N	P	Tokio Marine Holding	Licensed	AZ	5,370,921	4,609,587	0	667,861	0.126%	63.685%
2023	04. Homeowners multiple peril	39217	Qbe Ins Corp	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	75,472	1,912,077	2,945,905	1,821,451	0.002%	63.687%
2023	04. Homeowners multiple peril	11515	Qbe Specialty Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Authorized Surplus Lines V	ND	5,817,924	5,974,215	1,114,592	123,629	0.136%	63.823%
2023	04. Homeowners multiple peril	24449	Regent Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	WI	0	0	0	-1,781	0.000%	63.823%
2023	04. Homeowners multiple peril	12475	Republic Franklin Ins Co	Property and Casualty	N	Stock	N	P	Utica Grp	Licensed	OH	10,694,824	8,178,019	5,103,153	5,477,382	0.250%	64.074%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL BUSINESS
 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	04. Homeowners multiple peril	13056	Rli Ins Co	Property and Casualty	N	Stock	N	P	Rli Ins Grp	Licensed	IL	0	0	8,000	3,000	0.000%	64.074%
2023	04. Homeowners multiple peril	42595	Rockingham Cas Co	Property and Casualty	N	Stock	N	P	Rockingham Grp	Authorized Surplus Lines V	VA	0	214	0	-142	0.000%	64.074%
2023	04. Homeowners multiple peril	16650	Rockingham Specialty Inc	Property and Casualty	N	Stock	N	P	Rockingham Grp	Licensed	VA	47,934	41,613	737	1,190	0.01%	64.075%
2023	04. Homeowners multiple peril	12563	Safe Harbor Ins Co	Property and Casualty	N	Stock	N	P	Ocean Harbor Grp	Licensed	FL	5,942,988	6,234,496	1,661,737	1,930,890	0.139%	64.214%
2023	04. Homeowners multiple peril	24740	Safeco Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	54,801,695	45,964,721	29,837,217	28,784,114	1.283%	65.497%
2023	04. Homeowners multiple peril	36560	Safepoint Ins Co	Property and Casualty	N	Stock	N	P	lat Reins Co Grp	Licensed	FL	11,647,813	14,562,051	5,333,298	4,810,927	0.273%	65.770%
2023	04. Homeowners multiple peril	13815	Safety Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Authorized Surplus Lines V	MO	0	0	2,152	40	0.000%	65.770%
2023	04. Homeowners multiple peril	41297	Scottsdale Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Authorized Surplus Lines V	OH	2,532,395	2,682,643	586,139	559,741	0.059%	65.829%
2023	04. Homeowners multiple peril	39926	Selective Ins Co Of The Southeast	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	IN	0	0	0	218	0.000%	65.829%
2023	04. Homeowners multiple peril	24988	Sentry Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	0	0	0	3	0.000%	65.829%
2023	04. Homeowners multiple peril	38776	Siriuspoint Amer Ins Co	Property and Casualty	N	Stock	N	P	Siriuspoint Grp	Licensed	NY	2,769	2,769	0	-349	0.000%	65.829%
2023	04. Homeowners multiple peril	22861	Southern Pilot Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	WI	0	0	-110	-2,011	0.000%	65.829%
2023	04. Homeowners multiple peril	24376	Spinnaker Ins Co	Property and Casualty	N	Stock	N	P	Sh1 Holdings Grp	Licensed	IL	5,373,905	4,776,653	829,216	884,698	0.126%	65.955%
2023	04. Homeowners multiple peril	17045	Spinnaker Specialty Ins Co	Property and Casualty	N	Stock	N	P	Sh1 Holdings Grp	Not Licensed	TX	1,908,663	1,171,976	1,986	7,281	0.045%	65.999%
2023	04. Homeowners multiple peril	19070	Standard Fire Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	44,543,783	43,759,014	21,515,507	20,123,241	1.043%	67.042%
2023	04. Homeowners multiple peril	44776	Starstone Specialty Ins Co	Property and Casualty	N	Stock	N	P	Core Specialty Ins Hd	Authorized Surplus Lines V	DE	19,811	37,439	0	7,421	0.000%	67.043%
2023	04. Homeowners multiple peril	25127	State Auto Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IA	3,227,114	3,685,429	3,256,112	3,379,560	0.076%	67.118%
2023	04. Homeowners multiple peril	25135	State Automobile Mut Ins Co	Property and Casualty	N	Mutual	N	P	Liberty Mut Grp	Licensed	OH	7,565,337	7,867,021	5,738,408	6,763,363	0.177%	67.295%
2023	04. Homeowners multiple peril	25143	State Farm Fire & Cas Co	Property and Casualty	N	Stock	N	P	State Farm Grp	Licensed	IL	657,227,142	626,133,962	343,700,509	342,330,149	15.388%	82.682%
2023	04. Homeowners multiple peril	12831	State Natl Ins Co Inc	Property and Casualty	N	Stock	N	P	Markel Corp Grp	Licensed	TX	178	178	0	0	0.000%	82.682%
2023	04. Homeowners multiple peril	26387	Steadfast Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Authorized Surplus Lines V	IL	0	-2	0	-18	0.000%	82.682%
2023	04. Homeowners multiple peril	16578	Stillwater Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Wt Holdings Grp	Licensed	NY	12,220,625	11,699,040	8,979,258	8,414,790	0.286%	82.968%
2023	04. Homeowners multiple peril	14012	Stonegate Ins Co	Property and Casualty	N	Stock	N	P	Producers Natl Corp	Licensed	IL	2,949	2,223	0	0	0.000%	82.968%
2023	04. Homeowners multiple peril	16889	Summit Specialty Ins Co	Property and Casualty	N	Stock	N	P	Mgi Holdings Grp	Licensed	NE	146,245	30,820	0	9,454	0.003%	82.971%
2023	04. Homeowners multiple peril	17030	Surechoice Underwriters Recip Exch	Property and Casualty	N	Reciprocal	N	P	Iron Family Holdings	Licensed	TX	10,117,461	6,003,935	789,823	1,338,586	0.237%	83.208%
2023	04. Homeowners multiple peril	16848	Sutton Specialty Ins Co	Property and Casualty	N	Stock	N	P	Sutton Natl Ins Holdi	Licensed	OK	2,522,159	1,790,601	222,123	184,524	0.059%	83.267%
2023	04. Homeowners multiple peril	22683	Teachers Ins Co	Property and Casualty	N	Stock	N	P	Horace Mann Grp	Licensed	IL	6,004,315	6,119,666	2,868,804	3,272,682	0.141%	83.408%
2023	04. Homeowners multiple peril	10677	The Cincinnati Ins Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	44,631,751	41,095,071	24,646,272	25,159,963	1.045%	84.452%
2023	04. Homeowners multiple peril	12617	The Members Ins Co	Property and Casualty	N	Stock	N	P	Automobile Club Mi	Licensed	NC	20,128,471	16,111,099	11,191,899	11,741,364	0.471%	84.924%
2023	04. Homeowners multiple peril	11027	Tower Hill Prime Ins Co	Property and Casualty	N	Stock	N	P	Tower Hill Ins Grp	Licensed	FL	1,754,257	1,353,918	709,237	869,506	0.041%	84.965%
2023	04. Homeowners multiple peril	41807	Transverse Specialty Ins Co	Property and Casualty	N	Stock	N	P	Ms & Ad Ins Grp	Authorized Surplus Lines V	TX	773,716	143,542	0	35,980	0.018%	84.983%
2023	04. Homeowners multiple peril	19038	Travelers Cas & Surety Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	746,169	724,820	128,734	106,810	0.017%	85.000%
2023	04. Homeowners multiple peril	25658	Travelers Ind Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	410,595	406,335	155,017	81,263	0.010%	85.019%
2023	04. Homeowners multiple peril	25666	Travelers Ind Co Of Amer	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	3,071,595	3,030,015	1,929,159	1,919,595	0.072%	85.082%
2023	04. Homeowners multiple peril	38130	Travelers Personal Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	97,733,163	82,962,833	40,786,474	48,983,487	2.288%	87.370%
2023	04. Homeowners multiple peril	36145	Travelers Personal Security Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	3,723,358	3,636,832	1,829,556	1,462,959	0.087%	87.457%
2023	04. Homeowners multiple peril	19887	Trinity Universal Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Not Licensed	TX	0	0	0	-18,856	0.000%	87.457%
2023	04. Homeowners multiple peril	22225	Trisura Ins Co	Property and Casualty	N	Stock	N	P	Trisura Grp	Licensed	OK	807,054	695,355	329,492	504,398	0.019%	87.476%
2023	04. Homeowners multiple peril	16188	Trisura Specialty Ins Co	Property and Casualty	N	Stock	N	P	Trisura Grp	Licensed	OK	4,284,404	18,950,753	7,562,298	6,159,272	0.100%	87.576%
2023	04. Homeowners multiple peril	27120	Trumbull Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas Co	Licensed	CT	0	0	0	-38,354	0.000%	87.576%
2023	04. Homeowners multiple peril	29459	Twin City Fire Ins Co Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas Co	Licensed	IN	177,213	173,022	46,711	-21,947	0.004%	87.580%
2023	04. Homeowners multiple peril	15885	Tytlap Ins Co	Property and Casualty	N	Stock	N	P	Hci Grp Inc	Licensed	FL	10,408,639	8,657,778	2,664,444	3,939,127	0.244%	87.824%
2023	04. Homeowners multiple peril	25941	United Serv Automobile Assn	Property and Casualty	N	Reciprocal	N	P	United Serv Automot	Licensed	TX	192,410,014	174,723,844	88,372,139	82,650,032	4.504%	92.329%
2023	04. Homeowners multiple peril	16063	Unitrin Auto & Home Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	NY	5,346,407	6,364,839	2,726,750	2,360,040	0.125%	92.454%
2023	04. Homeowners multiple peril	40703	Unitrin Safeguard Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	WI	7,359,087	8,774,995	7,607,975	7,520,355	0.172%	92.626%
2023	04. Homeowners multiple peril	32972	Universal Ins Co	Property and Casualty	N	Stock	N	P	Automobile Club Mi	Licensed	NC	784,270	547,743	319,792	1,351,866	0.018%	92.644%
2023	04. Homeowners multiple peril	10759	Universal N Amer Ins Co	Property and Casualty	N	Stock	N	P	Universal Ins Co Grp	Licensed	TX	20,879,239	21,488,662	11,605,322	11,526,150	0.489%	93.133%
2023	04. Homeowners multiple peril	10861	Universal Prop & Cas Ins	Property and Casualty	N	Stock	N	P	Universal Ins Holding	Licensed	FL	69,225,097	64,729,317	37,326,251	40,399,863	1.621%	94.754%
2023	04. Homeowners multiple peril	25968	Usaa Cas Ins Co	Property and Casualty	N	Stock	N	P	United Serv Automot	Licensed	TX	135,989,437	123,611,315	69,811,630	68,499,974	3.184%	97.937%
2023	04. Homeowners multiple peril	18600	Usaa Gen Ind Co	Property and Casualty	N	Stock	N	P	United Serv Automot	Licensed	TX	74,726,931	63,803,578	39,180,462	37,327,326	1.749%	99.687%
2023	04. Homeowners multiple peril	25976	Utica Mut Ins Co	Property and Casualty	N	Mutual	N	P	Utica Grp	Licensed	NY	81	82	0	-3,029	0.000%	99.687%
2023	04. Homeowners multiple peril	20508	Valley Forge Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	0	0	0	294	0.000%	99.687%
2023	04. Homeowners multiple peril	16237	Vault E&S Ins Co	Property and Casualty	N	Stock	N	P	Vault Holdings Grp	Licensed	AR	1,386,657	1,806,967	45,376	-30,663	0.032%	99.719%
2023	04. Homeowners multiple peril	16186	Vault Recip Exch	Property and Casualty	N	Reciprocal	N	P	Vault Holdings Grp	Licensed	FL	469,077	679,194	819,511	813,774	0.011%	99.730%
2023	04. Homeowners multiple peril	17499	Victor Ins Exchange	Property and Casualty	N	Reciprocal	N	P	Victor Ins Exchange	Licensed	DE	94,205	7,827	0	0	0.002%	99.732%
2023	04. Homeowners multiple peril	20397	Vigilant Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	NY	8,448,927	8,476,480	8,035,086	8,621,169	0.198%	99.930%
2023	04. Homeowners multiple peril	40428	Voyager Ind Ins Co	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Authorized Surplus Lines V	GA	0	0	0	69,453	0.000%	99.930%
2023	04. Homeowners multiple peril	44393	West Amer Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IN	0	0	0	-20,448	0.000%	99.930%
2023	04. Homeowners multiple peril	13196	Western World Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines V	NH	0	0	0	437	0.000%	99.930%
2023	04. Homeowners multiple peril	26166	Windsor Mount Joy Mut Ins Co	Property and Casualty	N	Mutual	N	P	Cloister Mut & Winds	Licensed	PA	2,981,310	3,035,183	1,667,602	1,622,768	0.070%	100.000%
2023	04. Homeowners multiple peril		TOTAL									4,271,534,988	3,994,475,394	2,287,836,624	2,309,361,049	100.000%	

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MUTIPLE PERIL BUSINESS
 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 %
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BUSINESS_SUB_TYPE_CODE:

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

COMPANY_SUB_TYPE_CODE:

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

STATEMENT_TYPE_CODE:

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