

NORTH CAROLINA DEPARTMENT OF INSURANCE  
 NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL AUTO NO-FAULT (PERSONAL INJURY PROTECTION) 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	19.3. Commercial auto no-fault (personal injury protection)	10750	1st Choice Advantage Ins Co Inc	Property and Casualty	N	Stock	N	P	Everett Mut Grp	Licensed	PA	98,631	95,307	14,351	-112,947	32.612%	32.612%
2023	19.3. Commercial auto no-fault (personal injury protection)	10690	Allied World Natl Assur Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NH	0	0	0	-8	0.000%	32.612%
2023	19.3. Commercial auto no-fault (personal injury protection)	19720	American Alt Ins Corp	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	DE	0	0	0	30,039	0.000%	32.612%
2023	19.3. Commercial auto no-fault (personal injury protection)	21849	American Automobile Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	MO	681	727	0	-12,093	0.225%	32.837%
2023	19.3. Commercial auto no-fault (personal injury protection)	23469	American Modern Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	OH	183	183	0	124	0.061%	32.897%
2023	19.3. Commercial auto no-fault (personal injury protection)	19488	Amerisure Ins Co	Property and Casualty	N	Stock	N	P	Amerisure Co Grp	Licensed	MI	0	0	0	14	0.000%	32.897%
2023	19.3. Commercial auto no-fault (personal injury protection)	23396	Amerisure Mut Ins Co	Property and Casualty	N	Mutual	N	P	Amerisure Co Grp	Licensed	MI	0	0	0	41	0.000%	32.897%
2023	19.3. Commercial auto no-fault (personal injury protection)	11050	Amerisure Partners Ins Co	Property and Casualty	N	Stock	N	P	Amerisure Co Grp	Licensed	MI	0	0	0	3	0.000%	32.897%
2023	19.3. Commercial auto no-fault (personal injury protection)	42390	Amguard Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway Q	Licensed	NE	0	52	30,238	-59,862	0.000%	32.897%
2023	19.3. Commercial auto no-fault (personal injury protection)	11150	Arch Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Licensed	MO	4,642	2,892	0	1,394	1.535%	34.432%
2023	19.3. Commercial auto no-fault (personal injury protection)	22586	Atlantic States Ins Co	Property and Casualty	N	Stock	N	P	Donegal Grp	Licensed	PA	0	0	1,800	1,800	0.000%	34.432%
2023	19.3. Commercial auto no-fault (personal injury protection)	41394	Benchmark Ins Co	Property and Casualty	N	Stock	N	P	Benchmark Holding Q	Licensed	KS	82	82	0	35	0.027%	34.459%
2023	19.3. Commercial auto no-fault (personal injury protection)	38911	Berkley Natl Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	1,064	912	0	235	0.352%	34.811%
2023	19.3. Commercial auto no-fault (personal injury protection)	10391	Berkshire Hathaway Direct Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway Q	Licensed	NE	2	2	0	1	0.001%	34.812%
2023	19.3. Commercial auto no-fault (personal injury protection)	10464	Canal Ins Co	Property and Casualty	N	Stock	N	P	Canal Grp	Licensed	SC	19	-145	50,225	-147,500	0.006%	34.818%
2023	19.3. Commercial auto no-fault (personal injury protection)	12961	Canopus Us Ins	Property and Casualty	N	Stock	N	P	Authorized Surplus Lines W	Licensed	DE	56,080	63,395	23,037	210,570	18.542%	53.360%
2023	19.3. Commercial auto no-fault (personal injury protection)	37206	Contractors Bonding & Ins Co	Property and Casualty	N	Stock	N	P	Rli Ins Grp	Licensed	IL	313	313	0	0	0.103%	53.464%
2023	19.3. Commercial auto no-fault (personal injury protection)	44520	Crum & Forster Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	DE	0	0	0	784	0.000%	53.464%
2023	19.3. Commercial auto no-fault (personal injury protection)	35483	Daily Underwriters Of Amer	Property and Casualty	N	Stock	N	P	Authorized Surplus Lines W	Licensed	PA	82	20	0	0	0.027%	53.491%
2023	19.3. Commercial auto no-fault (personal injury protection)	13692	Donegal Mut Ins Co	Property and Casualty	N	Mutual	N	P	Donegal Grp	Licensed	PA	0	0	900	1,900	0.000%	53.491%
2023	19.3. Commercial auto no-fault (personal injury protection)	10120	Everest Natl Ins Co	Property and Casualty	N	Stock	N	P	Everest Reins Holding	Licensed	DE	0	0	-11,533	-1,533	0.000%	53.491%
2023	19.3. Commercial auto no-fault (personal injury protection)	24961	Everspan Ins Co	Property and Casualty	N	Stock	N	P	Ambac Financial Grp	Licensed	AZ	20,120	14,934	5,000	10,215	6.653%	60.143%
2023	19.3. Commercial auto no-fault (personal injury protection)	31925	Falls Lake Natl Ins Co	Property and Casualty	N	Stock	N	P	James River Grp	Licensed	OH	0	0	0	-80	0.000%	60.143%
2023	19.3. Commercial auto no-fault (personal injury protection)	35386	Fidelity & Guar Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	IA	0	0	0	5	0.000%	60.143%
2023	19.3. Commercial auto no-fault (personal injury protection)	22063	Government Employees Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway Q	Licensed	NE	0	0	132	132	0.000%	60.143%
2023	19.3. Commercial auto no-fault (personal injury protection)	23809	Granite State Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	0	0	0	-38	0.000%	60.143%
2023	19.3. Commercial auto no-fault (personal injury protection)	34037	Hallmark Ins Co	Property and Casualty	N	Stock	N	P	Hallmark Fin Serv Grp	Licensed	AZ	0	0	0	714	0.000%	60.143%
2023	19.3. Commercial auto no-fault (personal injury protection)	25054	Hudson Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	0	0	0	-171	0.000%	60.143%
2023	19.3. Commercial auto no-fault (personal injury protection)	19429	Insurance Co Of The State Of Pa	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	184	184	0	252	0.061%	60.204%
2023	19.3. Commercial auto no-fault (personal injury protection)	22772	Integon Ind Corp	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	0	0	26,135	-39,822	0.000%	60.204%
2023	19.3. Commercial auto no-fault (personal injury protection)	26077	Lancer Ins Co	Property and Casualty	N	Stock	N	P	Core Specialty Ins Hd	Licensed	IL	0	0	0	-19	0.000%	60.204%
2023	19.3. Commercial auto no-fault (personal injury protection)	38970	Markel Ins Co	Property and Casualty	N	Stock	N	P	Markel Corp Grp	Licensed	IL	422	405	0	186	0.140%	60.344%
2023	19.3. Commercial auto no-fault (personal injury protection)	36838	Mesa Underwriters Specialty Ins Co	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Authorized Surplus Lines W	NJ	538	897	0	396	0.178%	60.522%
2023	19.3. Commercial auto no-fault (personal injury protection)	27138	Midvale Ind Co	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	WI	72	101	0	15	0.024%	60.545%
2023	19.3. Commercial auto no-fault (personal injury protection)	32620	National Interstate Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	0	47	3,168	0.000%	60.545%	
2023	19.3. Commercial auto no-fault (personal injury protection)	19445	National Union Fire Ins Co Of Pittsb	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	PA	15,327	13,879	-1	5,857	5.068%	65.613%
2023	19.3. Commercial auto no-fault (personal injury protection)	10948	Nationwide Ins Co Of FI	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	13	0	-124	0.000%	65.613%
2023	19.3. Commercial auto no-fault (personal injury protection)	42307	Navigators Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	NY	1	1	0	0	0.000%	65.614%
2023	19.3. Commercial auto no-fault (personal injury protection)	23841	New Hampshire Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	9	9	0	-4	0.003%	65.617%
2023	19.3. Commercial auto no-fault (personal injury protection)	16285	Next Ins Us Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	DE	-70	131	8,800	-1,228	-0.023%	65.593%
2023	19.3. Commercial auto no-fault (personal injury protection)	21105	North River Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NJ	0	0	0	-470	0.000%	65.593%
2023	19.3. Commercial auto no-fault (personal injury protection)	32700	Owners Ins Co	Property and Casualty	N	Stock	N	P	Auto Owners Grp	Licensed	OH	0	0	7,869	-2,419	0.000%	65.593%
2023	19.3. Commercial auto no-fault (personal injury protection)	32441	Penn Natl Security Ins Co	Property and Casualty	N	Stock	N	P	Pennsylvania Natl Ins	Licensed	PA	4,016	6,134	0	-30,350	1.328%	66.921%
2023	19.3. Commercial auto no-fault (personal injury protection)	18058	Philadelphia Ind Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Licensed	PA	974	47	0	26	0.322%	67.243%
2023	19.3. Commercial auto no-fault (personal injury protection)	30945	Plaza Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IA	0	0	0	-5	0.000%	67.243%
2023	19.3. Commercial auto no-fault (personal injury protection)	10786	Princeton Excess & Surplus Lines Ins	Property and Casualty	N	Stock	N	P	Munich Re Grp	Authorized Surplus Lines W	DE	0	0	0	11	0.000%	67.243%
2023	19.3. Commercial auto no-fault (personal injury protection)	38784	Progressive Southeastern Ins Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	IN	0	0	400,648	403,237	0.000%	67.243%
2023	19.3. Commercial auto no-fault (personal injury protection)	39217	Qbe Ins Corp	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	0	0	0	-3	0.000%	67.243%
2023	19.3. Commercial auto no-fault (personal injury protection)	13056	Rli Ins Co	Property and Casualty	N	Stock	N	P	Rli Ins Grp	Licensed	IL	15,121	15,121	0	0	5.000%	72.243%
2023	19.3. Commercial auto no-fault (personal injury protection)	16863	Skyraider Rrg Inc	Property and Casualty	N	Stock	RC	P	Authorized Surplus Lines W	Licensed	SC	40,104	40,077	0	0	13.260%	85.503%
2023	19.3. Commercial auto no-fault (personal injury protection)	38997	Sompo Amer Fire & Mar Ins Co Amer	Property and Casualty	N	Stock	N	P	Sompo Grp	Licensed	NY	342	309	0	83	0.113%	85.616%
2023	19.3. Commercial auto no-fault (personal injury protection)	11126	Sompo Amer Ins Co	Property and Casualty	N	Stock	N	P	Sompo Grp	Licensed	NY	16,615	18,027	0	4,278	5.494%	91.110%
2023	19.3. Commercial auto no-fault (personal injury protection)	26867	Southern Ins Co Of Va	Property and Casualty	N	Stock	N	P	Donegal Grp	Licensed	VA	0	0	-8,858	-8,858	0.000%	91.110%
2023	19.3. Commercial auto no-fault (personal injury protection)	26468	Southern Mut Church Ins Co	Property and Casualty	N	Mutual	N	P	Authorized Surplus Lines W	Licensed	SC	28,714	29,083	5,000	0	9.494%	100.604%
2023	19.3. Commercial auto no-fault (personal injury protection)	24767	St Paul Fire & Marine Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	198	0.000%	100.604%
2023	19.3. Commercial auto no-fault (personal injury protection)	24791	St Paul Mercury Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	234	0.000%	100.604%
2023	19.3. Commercial auto no-fault (personal injury protection)	38318	Starr Ind & Liab Co	Property and Casualty	N	Stock	N	P	Starr Grp	Licensed	TX	0	0	0	-10	0.000%	100.604%
2023	19.3. Commercial auto no-fault (personal injury protection)	25135	State Automobile Mut Ins Co	Property and Casualty	N	Mutual	N	P	Liberty Mut Grp	Licensed	OH	950	873	0	1,546	0.314%	100.918%
2023	19.3. Commercial auto no-fault (personal injury protection)	25178	State Farm Mut Auto Ins Co	Property and Casualty	N	Mutual	N	P	State Farm Grp	Licensed	IL	0	0	35,526	47,916	0.000%	100.918%
2023	19.3. Commercial auto no-fault (personal injury protection)	12831	State Natl Ins Co Inc	Property and Casualty	N	Stock	N	P	Markel Corp Grp	Licensed	TX	-2,985	4,015	-13,607	-33,607	-0.987%	99.931%
2023	19.3. Commercial auto no-fault (personal injury protection)	12866	T H E Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	LA	0	0	0	83	0.000%	99.931%
2023	19.3. Commercial auto no-fault (personal injury protection)	23850	Tokio Marine Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Authorized Surplus Lines W	DE	22	1	0	0	0.007%	99.938%
2023	19.3. Commercial auto no-fault (personal injury protection)	41807	Transverse Specialty Ins Co	Property and Casualty	N	Stock	N	P	Ms & Ad Ins Grp	Authorized Surplus Lines W	TX	0	14,485	0	0	0.000%	99.938%
2023	19.3. Commercial auto no-fault (personal injury protection)	19046	Travelers Cas Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	159	170	0	76	0.053%	99.991%
2023	19.3. Commercial auto no-fault (personal injury protection)	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	2,267	-6	0.000%	99.991%
2023	19.3. Commercial auto no-fault (personal injury protection)	25887	United States Fidelity & Guar	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	0	0	0	5	0.000%	99.991%
2023	19.3. Commercial auto no-fault (personal injury protection)	21113	United States Fire Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	0	0	0	-159	0.000%	99.991%

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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	19.3. Commercial auto no-fault (personal injury protection)	21172	Vanliner Ins Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	28	28	0	-2	0.009%	100.000%
2023	19.3. Commercial auto no-fault (personal injury protection)	44768	Vantapro Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	AR	0	0	0	2,501	0.000%	100.000%
2023	19.3. Commercial auto no-fault (personal injury protection)	11932	White Pine Ins Co	Property and Casualty	N	Stock	N	P	Conifer Holdings Grp	Licensed	MI	0	8	0	0	0.000%	100.000%
2023	19.3. Commercial auto no-fault (personal injury protection)	37885	XI Specialty Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	0	0	0	-20	0.000%	100.000%
2023	19.3. Commercial auto no-fault (personal injury protection)	16535	Zurich Amer Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	NY	0	0	10,341	10,338	0.000%	100.000%
<b>2023</b>	<b>19.3. Commercial auto no-fault (personal injury protection)</b>		<b>TOTAL</b>									<b>302,442</b>	<b>322,672</b>	<b>588,317</b>	<b>366,007</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  
 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