

NORTH CAROLINA DEPARTMENT OF INSURANCE  
**NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE PASSENGER AUTO PHYSICAL DAMAGE 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	21.1. Private passenger auto physical damage	34789	21st Century Centennial Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	PA	0	0	3,044	3,044	0.000%	0.000%
2023	21.1. Private passenger auto physical damage	31325	Acadia Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	9,596	11,946	0	161	0.000%	0.000%
2023	21.1. Private passenger auto physical damage	10389	Agent Alliance Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	AL	223,733	232,151	99,627	-53,466	0.005%	0.005%
2023	21.1. Private passenger auto physical damage	19402	Aig Prop Cas Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	1,009,467	973,374	692,338	667,165	0.023%	0.028%
2023	21.1. Private passenger auto physical damage	42579	Allied Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	2,612,533	2,779,546	1,184,057	1,121,384	0.059%	0.087%
2023	21.1. Private passenger auto physical damage	19240	Allstate Ind Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	18,597,428	19,036,854	8,422,377	8,458,619	0.420%	0.507%
2023	21.1. Private passenger auto physical damage	19232	Allstate Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	22,470,308	22,635,248	11,410,270	11,512,306	0.508%	1.015%
2023	21.1. Private passenger auto physical damage	17230	Allstate Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	269,507,746	255,379,503	148,201,059	151,623,577	6.088%	7.102%
2023	21.1. Private passenger auto physical damage	19100	Amco Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	0	0	0	27	0.000%	7.102%
2023	21.1. Private passenger auto physical damage	19720	American Alt Ins Corp	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	DE	0	0	0	-88	0.000%	7.102%
2023	21.1. Private passenger auto physical damage	10111	American Bankers Ins Co Of Fl	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Licensed	FL	222	215	100	110	0.000%	7.102%
2023	21.1. Private passenger auto physical damage	29068	American Family Connect Prop & Cas I	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	WI	4,853,456	4,614,086	3,160,958	3,267,217	0.110%	7.212%
2023	21.1. Private passenger auto physical damage	23450	American Family Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	FL	535,006	529,422	303,096	330,223	0.012%	7.224%
2023	21.1. Private passenger auto physical damage	24066	American Fire & Cas Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	2,139	2,167	0	0	0.000%	7.224%
2023	21.1. Private passenger auto physical damage	23469	American Modern Home Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	OH	0	0	8	8	0.000%	7.224%
2023	21.1. Private passenger auto physical damage	42722	American Modern Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	OH	71,446	75,188	219,670	219,551	0.020%	7.226%
2023	21.1. Private passenger auto physical damage	38652	American Modern Select Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	OH	0	0	0	-116	0.000%	7.226%
2023	21.1. Private passenger auto physical damage	19615	American Reliable Ins Co	Property and Casualty	N	Stock	N	P	Everett Mut Grp	Licensed	AZ	0	0	-60	-60	0.000%	7.226%
2023	21.1. Private passenger auto physical damage	19704	American States Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IN	30,661,588	26,364,664	12,996,250	13,265,561	0.693%	7.918%
2023	21.1. Private passenger auto physical damage	37214	American States Preferred Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IN	404,590	405,391	41,454	36,634	0.009%	7.927%
2023	21.1. Private passenger auto physical damage	19976	Amica Mut Ins Co	Property and Casualty	N	Mutual	N	P	Amica Mut Grp	Licensed	RI	25,282,487	23,899,072	18,803,239	18,294,939	0.571%	8.498%
2023	21.1. Private passenger auto physical damage	10984	Ansur Amer Ins	Property and Casualty	N	Stock	N	P	Frankenmuth Grp	Licensed	MI	64	167	0	-472	0.000%	8.498%
2023	21.1. Private passenger auto physical damage	18988	Auto Owners Ins Co	Property and Casualty	N	Mutual	N	P	Auto Owners Grp	Licensed	MI	30,445,590	26,382,065	18,268,001	18,965,516	0.688%	9.186%
2023	21.1. Private passenger auto physical damage	18279	Bankers Standard Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	6,440,024	5,674,801	4,117,768	4,109,373	0.145%	9.332%
2023	21.1. Private passenger auto physical damage	38911	Berkley Natl Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	6,496	5,908	5,247	9,190	0.000%	9.332%
2023	21.1. Private passenger auto physical damage	29580	Berkley Regional Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	8,325	4,225	1,813	-1,687	0.000%	9.332%
2023	21.1. Private passenger auto physical damage	10844	Builders Mut Ins Co	Property and Casualty	N	Mutual	N	P	Builders Grp	Licensed	NC	93,277	76,609	47,076	50,263	0.002%	9.334%
2023	21.1. Private passenger auto physical damage	13036	Builders Premier Ins Co	Property and Casualty	N	Stock	N	P	Builders Grp	Licensed	NC	73,087	80,171	23,948	23,249	0.002%	9.336%
2023	21.1. Private passenger auto physical damage	20230	Central Mut Ins Co	Property and Casualty	N	Mutual	N	P	Central Mut Ins Co G	Licensed	OH	11,547,974	10,578,391	7,928,083	8,165,220	0.261%	9.597%
2023	21.1. Private passenger auto physical damage	26905	Century Natl Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	CA	0	0	1,993	1,993	0.000%	9.597%
2023	21.1. Private passenger auto physical damage	25615	Charter Oak Fire Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	160,795	166,198	80,012	66,535	0.004%	9.600%
2023	21.1. Private passenger auto physical damage	10804	Continental Western Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	12,648	11,322	2,573	2,739	0.000%	9.600%
2023	21.1. Private passenger auto physical damage	42587	Depositors Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	0	0	0	376	0.000%	9.600%
2023	21.1. Private passenger auto physical damage	22635	Discovery Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	NC	21,719,339	20,505,038	15,123,206	15,125,530	0.491%	10.091%
2023	21.1. Private passenger auto physical damage	22926	Economy Fire & Cas Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	IL	7,758,426	7,523,072	5,355,323	6,263,107	0.175%	10.266%
2023	21.1. Private passenger auto physical damage	38067	Economy Preferred Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	IL	7,362,759	7,095,884	4,981,618	5,718,157	0.166%	10.433%
2023	21.1. Private passenger auto physical damage	40649	Economy Premier Assur Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	IL	1,231,747	1,260,627	566,835	623,374	0.028%	10.460%
2023	21.1. Private passenger auto physical damage	21261	Electric Ins Co	Property and Casualty	N	Stock	N	P	General Electric Grp	Licensed	MA	1,236,995	1,255,925	974,599	940,184	0.028%	10.488%
2023	21.1. Private passenger auto physical damage	21415	Employers Mut Cas Co	Property and Casualty	N	Mutual	N	P	Emc Ins Co Grp	Licensed	IA	25,354	28,967	0	38	0.001%	10.489%
2023	21.1. Private passenger auto physical damage	15130	Encompass Ind Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IA	0	0	0	-2	0.000%	10.489%
2023	21.1. Private passenger auto physical damage	26263	Erie Ins Co	Property and Casualty	N	Stock	N	P	Erie Ins Grp	Licensed	PA	51,419,725	45,931,367	44,961,811	45,715,457	1.161%	11.650%
2023	21.1. Private passenger auto physical damage	26271	Erie Ins Exch	Property and Casualty	N	Reciprocal	N	P	Erie Ins Grp	Licensed	PA	128,034,270	118,511,129	93,579,972	95,715,872	2.892%	14.542%
2023	21.1. Private passenger auto physical damage	25712	Esurance Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	7,800,474	8,839,633	5,761,464	4,821,116	0.176%	14.719%
2023	21.1. Private passenger auto physical damage	10034	Farm Bureau Ins Of Nc Inc	Property and Casualty	N	Stock	N	P	North Carolina Farm	Licensed	NC	34,254	59,703	29,121	25,841	0.001%	14.719%
2023	21.1. Private passenger auto physical damage	25321	Farmers Direct Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	RI	3,200,097	3,207,505	1,860,360	2,069,411	0.072%	14.792%
2023	21.1. Private passenger auto physical damage	26298	Farmers Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	RI	15,946,736	15,785,193	7,667,995	9,171,517	0.360%	15.152%
2023	21.1. Private passenger auto physical damage	20281	Federal Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	17,110	16,967	15,059	14,433	0.000%	15.152%
2023	21.1. Private passenger auto physical damage	13935	Federated Mut Ins Co	Property and Casualty	N	Mutual	N	P	Federated Mut Grp	Licensed	MN	20,708	21,652	0	171	0.000%	15.153%
2023	21.1. Private passenger auto physical damage	16024	Federated Reserve Ins Co	Property and Casualty	N	Stock	N	P	Federated Mut Grp	Licensed	MN	3,825	3,965	0	34	0.000%	15.153%
2023	21.1. Private passenger auto physical damage	28304	Federated Serv Ins Co	Property and Casualty	N	Stock	N	P	Federated Mut Grp	Licensed	MN	3,845	3,369	528	554	0.000%	15.153%
2023	21.1. Private passenger auto physical damage	21784	Firemens Ins Co Of Washington Dc	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	DE	8,449	9,261	14,220	14,357	0.000%	15.153%
2023	21.1. Private passenger auto physical damage	24724	First Natl Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	54,365	55,002	33,034	32,679	0.001%	15.154%
2023	21.1. Private passenger auto physical damage	11185	Foremost Ins Co Grand Rapids Mi	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	MI	4,707,311	4,450,688	1,951,641	2,299,970	0.106%	15.261%
2023	21.1. Private passenger auto physical damage	11800	Foremost Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	MI	68,828	68,789	55,258	52,646	0.002%	15.262%
2023	21.1. Private passenger auto physical damage	13986	Frankenmuth Ins Co	Property and Casualty	N	Stock	N	P	Frankenmuth Grp	Licensed	MI	120,595	107,612	64,934	34,196	0.003%	15.265%
2023	21.1. Private passenger auto physical damage	21253	Garrison Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	United Serv Automob	Licensed	TX	47,451,339	45,498,752	33,682,515	35,205,355	1.072%	16.337%
2023	21.1. Private passenger auto physical damage	22055	Geico Ind Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Licensed	NE	217,574,088	190,428,222	119,760,604	122,245,323	4.914%	21.251%
2023	21.1. Private passenger auto physical damage	24414	General Cas Co Of Wi	Property and Casualty	N	Stock	N	P	Obe Ins Grp	Licensed	WI	0	0	0	-494	0.000%	21.251%
2023	21.1. Private passenger auto physical damage	24732	General Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	159,524	159,790	33,171	31,077	0.004%	21.255%
2023	21.1. Private passenger auto physical damage	22063	Government Employees Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway	Licensed	NE	361,233,443	378,835,138	262,732,141	259,393,156	8.159%	29.414%
2023	21.1. Private passenger auto physical damage	22098	Grain Dealers Mut Ins Co	Property and Casualty	N	Mutual	N	P	American Family Ins	Licensed	IN	1,190,021	690,543	581,808	706,492	0.027%	29.441%
2023	21.1. Private passenger auto physical damage	25984	Graphic Arts Mut Ins Co	Property and Casualty	N	Mutual	N	P	Utica Grp	Licensed	NY	19,704	18,260	0	-272	0.000%	29.442%
2023	21.1. Private passenger auto physical damage	20303	Great Northern Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	0	0	0	-1	0.000%	29.442%
2023	21.1. Private passenger auto physical damage	11128	Greenville Cas Ins Co Inc	Property and Casualty	N	Stock	N	P	Leon Hix Grp	Licensed	SC	2,145,431	1,983,398	1,461,258	1,732,150	0.048%	29.490%
2023	21.1. Private passenger auto physical damage	36064	Hanover Amer Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	0	0	0	108	0.000%	29.490%
2023	21.1. Private passenger auto physical damage	22292	Hanover Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	0	0	0	244	0.000%	29.490%

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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	21.1. Private passenger auto physical damage	23582	Harleysville Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	784	867	0	311	0.000%	29.490%
2023	21.1. Private passenger auto physical damage	35696	Harleysville Preferred Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	0	0	-4,710	0.000%	29.490%
2023	21.1. Private passenger auto physical damage	26182	Harleysville Worcester Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	140	0	1	0.000%	29.490%
2023	21.1. Private passenger auto physical damage	22357	Hartford Accident & Ind Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	932,506	766,032	314,165	379,691	0.021%	29.511%
2023	21.1. Private passenger auto physical damage	29424	Hartford Cas Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	133,386	137,439	77,052	88,417	0.003%	29.514%
2023	21.1. Private passenger auto physical damage	19682	Hartford Fire Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	19,540	21,868	4,848	4,599	0.000%	29.515%
2023	21.1. Private passenger auto physical damage	37478	Hartford Ins Co Of The Midwest	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	5,632,870	5,429,690	3,287,328	3,594,844	0.127%	29.642%
2023	21.1. Private passenger auto physical damage	38261	Hartford Ins Co Of The Southeast	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	0	0	79	0	0.000%	29.642%
2023	21.1. Private passenger auto physical damage	30104	Hartford Underwriters Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	2,031,950	2,012,415	1,074,255	1,157,656	0.046%	29.688%
2023	21.1. Private passenger auto physical damage	22578	Horace Mann Ins Co	Property and Casualty	N	Stock	N	P	Horace Mann Grp	Licensed	IL	7,183,973	6,440,392	4,631,575	4,724,949	0.162%	29.850%
2023	21.1. Private passenger auto physical damage	22756	Horace Mann Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Horace Mann Grp	Licensed	IL	6,290,449	6,013,049	3,576,164	3,534,527	0.142%	29.992%
2023	21.1. Private passenger auto physical damage	22268	Infinity Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	IN	-5,876	167,566	186,983	88,242	0.000%	29.992%
2023	21.1. Private passenger auto physical damage	11162	Insurance Co Of The South	Property and Casualty	N	Stock	N	P	Tiptree Fin Grp	Licensed	GA	3,675,786	3,345,593	930,789	965,294	0.083%	30.075%
2023	21.1. Private passenger auto physical damage	22780	Integon Gen Ins Corp	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	102,723,929	91,486,918	56,783,012	53,613,932	2.320%	32.395%
2023	21.1. Private passenger auto physical damage	22772	Integon Ind Corp	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	254,421,579	223,396,842	127,132,249	133,830,014	5.747%	38.142%
2023	21.1. Private passenger auto physical damage	29742	Integon Natl Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	26,078,309	26,209,760	10,165,531	18,944,182	0.589%	38.731%
2023	21.1. Private passenger auto physical damage	31488	Integon Preferred Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	112,970,332	105,793,272	65,100,722	62,615,863	2.552%	41.283%
2023	21.1. Private passenger auto physical damage	10749	Intrepid Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	2,980	2,425	2,528	0	0.000%	41.283%
2023	21.1. Private passenger auto physical damage	10914	Kemper Independence Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	IL	1,135,040	1,405,320	812,185	740,011	0.028%	41.309%
2023	21.1. Private passenger auto physical damage	23035	Liberty Mut Fire Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	0	0	451	451	0.000%	41.309%
2023	21.1. Private passenger auto physical damage	23043	Liberty Mut Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	MA	10,114,513	10,361,118	2,716,279	2,673,452	0.228%	41.537%
2023	21.1. Private passenger auto physical damage	12484	Liberty Mut Personal Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	0	0	622	622	0.000%	41.537%
2023	21.1. Private passenger auto physical damage	36447	Lm Gen Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IL	0	0	251	94	0.000%	41.537%
2023	21.1. Private passenger auto physical damage	33600	Lm Ins Corp	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IL	82,585,289	84,750,756	29,608,702	28,953,202	1.865%	43.402%
2023	21.1. Private passenger auto physical damage	10051	Lyndon Southern Ins Co	Property and Casualty	N	Stock	N	P	Tiptree Fin Grp	Licensed	DE	2,503,801	2,379,205	376,312	332,621	0.057%	43.459%
2023	21.1. Private passenger auto physical damage	22306	Massachusetts Bay Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	0	0	33,310	33,310	0.000%	43.459%
2023	21.1. Private passenger auto physical damage	22454	Mendakota Ins Co	Property and Casualty	N	Stock	N	P	Premier Holdings Grp	Licensed	TN	-36	347	100	-2,300	0.000%	43.459%
2023	21.1. Private passenger auto physical damage	31968	Merastar Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	IL	0	0	0	1,583	0.000%	43.459%
2023	21.1. Private passenger auto physical damage	23434	Middlesex Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	0	0	0	-441	0.000%	43.459%
2023	21.1. Private passenger auto physical damage	27138	Midvale Ind Co	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	WI	197,642	257,987	333,597	288,311	0.004%	43.463%
2023	21.1. Private passenger auto physical damage	41653	Milbank Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IA	6,237,296	8,068,237	4,539,284	4,758,651	0.141%	43.604%
2023	21.1. Private passenger auto physical damage	14613	Montgomery Mut Ins Co	Property and Casualty	N	Mutual	N	P	Liberty Mut Grp	Licensed	MA	0	78	78	0	0.000%	43.604%
2023	21.1. Private passenger auto physical damage	23728	National Gen Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	MO	101,379	103,278	40,467	41,934	0.002%	43.607%
2023	21.1. Private passenger auto physical damage	22608	National Specialty Ins Co	Property and Casualty	N	Stock	N	P	Markel Corp Grp	Licensed	TX	1,214,545	1,204,043	769,512	726,158	0.027%	43.634%
2023	21.1. Private passenger auto physical damage	26093	Nationwide Affinity Co Of Amer	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	0	-2,818	-21,265	0.000%	43.634%
2023	21.1. Private passenger auto physical damage	23760	Nationwide Gen Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	77,050,069	79,555,594	29,321,386	28,657,675	1.740%	45.374%
2023	21.1. Private passenger auto physical damage	25453	Nationwide Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	109,075,880	109,010,410	65,923,117	64,825,057	2.464%	47.838%
2023	21.1. Private passenger auto physical damage	23787	Nationwide Mut Ins Co	Property and Casualty	N	Mutual	N	P	Nationwide Corp Grp	Licensed	OH	79,406,034	80,794,124	51,020,317	51,435,528	1.794%	49.632%
2023	21.1. Private passenger auto physical damage	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	51,489,672	52,153,199	16,942,344	16,759,787	1.163%	50.795%
2023	21.1. Private passenger auto physical damage	12130	New South Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	0	0	-1,691	-1,691	0.000%	50.795%
2023	21.1. Private passenger auto physical damage	14788	Ngm Ins Co	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	FL	3,206,869	3,253,057	2,810,920	2,908,691	0.072%	50.867%
2023	21.1. Private passenger auto physical damage	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	N	Mutual	N	P	North Carolina Farm	Licensed	NC	411,675,527	392,363,158	300,254,221	299,292,590	9.299%	60.166%
2023	21.1. Private passenger auto physical damage	27740	North Pointe Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	0	0	0	29	0.000%	60.166%
2023	21.1. Private passenger auto physical damage	39608	Nutmeg Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	137,615	93,099	23,223	23,790	0.003%	60.169%
2023	21.1. Private passenger auto physical damage	24074	Ohio Cas Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	41,875	34,813	17,778	17,929	0.001%	60.170%
2023	21.1. Private passenger auto physical damage	24082	Ohio Security Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	345,370	305,110	77,590	72,738	0.008%	60.178%
2023	21.1. Private passenger auto physical damage	39098	Omni Ins Co	Property and Casualty	N	Stock	N	P	American Independent	Not Licensed	IL	1,132	1,132	-36,197	-36,132	0.000%	60.178%
2023	21.1. Private passenger auto physical damage	32700	Owners Ins Co	Property and Casualty	N	Stock	N	P	Auto Owners Grp	Licensed	OH	49,243,136	42,340,797	30,881,384	31,591,228	1.112%	61.290%
2023	21.1. Private passenger auto physical damage	20346	Pacific Ind Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	WI	0	0	0	-691	0.000%	61.290%
2023	21.1. Private passenger auto physical damage	18139	Peak Prop & Cas Ins Corp	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	47,822,339	49,724,521	29,182,869	31,160,389	1.080%	62.370%
2023	21.1. Private passenger auto physical damage	24198	Peerless Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	0	0	-593	0	0.000%	62.370%
2023	21.1. Private passenger auto physical damage	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	N	Mutual	N	P	Pennsylvania Natl Ins	Licensed	PA	24,742,834	22,767,614	16,305,830	16,578,403	0.559%	62.929%
2023	21.1. Private passenger auto physical damage	22906	Permanent Gen Assur Corp Of Oh	Property and Casualty	N	Stock	N	P	American Family Ins	Licensed	WI	13,721,636	12,492,070	6,582,607	7,085,549	0.310%	63.239%
2023	21.1. Private passenger auto physical damage	13714	Pharmacists Mut Ins Co	Property and Casualty	N	Mutual	N	P	Pharmacists Mut Grp	Licensed	IA	37,543	90,715	58,676	39,848	0.001%	63.240%
2023	21.1. Private passenger auto physical damage	18058	Philadelphia Ind Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holding	Licensed	PA	3,431,128	3,568,856	900,014	805,039	0.078%	63.318%
2023	21.1. Private passenger auto physical damage	25623	Phoenix Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	977,572	995,490	304,045	290,819	0.022%	63.340%
2023	21.1. Private passenger auto physical damage	22888	Point Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	0	0	-322	-264	0.000%	63.340%
2023	21.1. Private passenger auto physical damage	37257	Praetorian Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	0	0	0	55	0.000%	63.340%
2023	21.1. Private passenger auto physical damage	12873	Privilege Underwriters Recp Exch	Property and Casualty	N	Reciprocal	N	P	Tokio Marine Holding	Licensed	FL	5,912,766	5,543,985	3,541,387	3,613,261	0.134%	63.473%
2023	21.1. Private passenger auto physical damage	24252	Progressive Amer Ins Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	OH	0	0	1,499	1,499	0.000%	63.473%
2023	21.1. Private passenger auto physical damage	21735	Progressive Premier Ins Co Of Ill	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	OH	286,237,129	270,758,543	159,174,201	162,819,143	6.465%	69.939%
2023	21.1. Private passenger auto physical damage	38784	Progressive Southeastern Ins Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	IN	242,263,035	235,876,009	145,873,544	145,342,301	5.472%	75.411%
2023	21.1. Private passenger auto physical damage	21727	Progressive Universal Ins Co	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	WI	5,026,040	5,185,003	2,581,463	2,541,902	0.114%	75.524%
2023	21.1. Private passenger auto physical damage	34690	Property & Cas Ins Co Of Hartford	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	1,083,807	1,037,368	689,273	676,004	0.024%	75.549%
2023	21.1. Private passenger auto physical damage	39217	Qbe Ins Corp	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	0	0	0	-81	0.000%	75.549%
2023	21.1. Private passenger auto physical damage	24449	Regent Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	WI	0	0	0	-57	0.000%	75.549%

NORTH CAROLINA DEPARTMENT OF INSURANCE  
 NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE PASSENGER AUTO PHYSICAL DAMAGE 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	21.1. Private passenger auto physical damage	12475	Republic Franklin Ins Co	Property and Casualty	N	Stock	N	P	Utica Grp	Licensed	OH	261,842	294,292	148,052	163,343	0.006%	75.555%
2023	21.1. Private passenger auto physical damage	24740	Safeco Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	68,152	69,711	9,465	8,891	0.002%	75.556%
2023	21.1. Private passenger auto physical damage	39012	Safeco Ins Co Of Il	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Not Licensed	IL	6,751	0	0	6,751	0.000%	75.556%
2023	21.1. Private passenger auto physical damage	12572	Selective Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	NJ	123,006	130,367	183,025	179,025	0.003%	75.559%
2023	21.1. Private passenger auto physical damage	19259	Selective Ins Co Of Sc	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	IN	77,506	82,504	36,791	42,291	0.002%	75.561%
2023	21.1. Private passenger auto physical damage	39926	Selective Ins Co Of The Southeast	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	IN	77,755	66,670	20,569	21,069	0.002%	75.563%
2023	21.1. Private passenger auto physical damage	11000	Sentinel Ins Co Ltd	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	155,108	276,065	121,262	142,334	0.004%	75.566%
2023	21.1. Private passenger auto physical damage	24988	Sentry Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	19,836	18,613	0	-233	0.000%	75.567%
2023	21.1. Private passenger auto physical damage	21180	Sentry Select Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	884,379	835,736	441,241	441,564	0.020%	75.587%
2023	21.1. Private passenger auto physical damage	37141	Southern Gen Ins Co	Property and Casualty	N	Stock	N	P		Licensed	GA	3,214,390	3,101,379	2,653,500	2,662,006	0.073%	75.659%
2023	21.1. Private passenger auto physical damage	26867	Southern Ins Co Of Va	Property and Casualty	N	Stock	N	P	Donegal Grp	Licensed	VA	0	0	-2,540	0	0.000%	75.659%
2023	21.1. Private passenger auto physical damage	22861	Southern Pilot Ins Co	Property and Casualty	N	Stock	N	P	Obe Ins Grp	Licensed	WI	0	0	-936	-936	0.000%	75.659%
2023	21.1. Private passenger auto physical damage	24376	Spinner Ins Co	Property and Casualty	N	Stock	N	P	Sh1 Holdings Grp	Licensed	IL	219,789	166,569	238,016	282,613	0.005%	75.664%
2023	21.1. Private passenger auto physical damage	19070	Standard Fire Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	6,815,536	7,003,036	4,007,866	3,948,675	0.154%	75.818%
2023	21.1. Private passenger auto physical damage	40045	Starnet Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	90	253	0	0	0.000%	75.818%
2023	21.1. Private passenger auto physical damage	25127	State Auto Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IA	3,058,366	3,566,736	1,867,842	2,126,911	0.069%	75.887%
2023	21.1. Private passenger auto physical damage	25178	State Farm Mut Auto Ins Co	Property and Casualty	N	Mutual	N	P	State Farm Grp	Licensed	IL	653,689,160	623,799,578	439,226,830	462,982,452	14.765%	90.652%
2023	21.1. Private passenger auto physical damage	12831	State Natl Ins Co Inc	Property and Casualty	N	Stock	N	P	Markel Corp Grp	Licensed	TX	1,029,834	976,063	432,737	509,537	0.023%	90.676%
2023	21.1. Private passenger auto physical damage	22683	Teachers Ins Co	Property and Casualty	N	Stock	N	P	Horace Mann Grp	Licensed	IL	4,784,655	4,463,737	3,703,819	3,678,793	0.108%	90.784%
2023	21.1. Private passenger auto physical damage	28665	The Cincinnati Cas Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	205,424	20,600	1,932	1,979	0.005%	90.788%
2023	21.1. Private passenger auto physical damage	23280	The Cincinnati Ind Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	21,769	22,965	6,062	6,062	0.000%	90.789%
2023	21.1. Private passenger auto physical damage	10677	The Cincinnati Ins Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	18,941,226	18,011,799	10,359,141	10,948,302	0.428%	91.217%
2023	21.1. Private passenger auto physical damage	12617	The Members Ins Co	Property and Casualty	N	Stock	N	P	Automobile Club Mi G	Licensed	NC	26,196,946	21,901,618	16,579,911	15,782,158	0.592%	91.808%
2023	21.1. Private passenger auto physical damage	36269	Titan Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Not Licensed	MI	0	0	-222	2,899	0.000%	91.808%
2023	21.1. Private passenger auto physical damage	27998	Travelers Home & Marine Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	52,187,711	46,813,250	22,971,132	23,856,305	1.179%	92.987%
2023	21.1. Private passenger auto physical damage	25658	Travelers Ind Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	990,989	1,007,067	328,263	301,661	0.022%	93.010%
2023	21.1. Private passenger auto physical damage	25666	Travelers Ind Co Of Amer	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	548,923	556,323	275,393	297,233	0.012%	93.022%
2023	21.1. Private passenger auto physical damage	25682	Travelers Ind Co Of Ct	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	486,775	493,114	443,993	386,713	0.011%	93.033%
2023	21.1. Private passenger auto physical damage	36145	Travelers Personal Security Ins Co	Property and Casualty	N	Stock	N	P	Travelers Grp	Licensed	CT	988,642	1,004,179	684,207	612,182	0.022%	93.055%
2023	21.1. Private passenger auto physical damage	31003	Tri State Ins Co Of Mn	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	20,382	22,075	34,564	34,856	0.000%	93.056%
2023	21.1. Private passenger auto physical damage	41106	Triumph Cas Co	Property and Casualty	N	Stock	N	P	American Financial G	Licensed	OH	0	0	0	-5,137	0.000%	93.056%
2023	21.1. Private passenger auto physical damage	21709	Truck Ins Exch	Property and Casualty	N	Reciprocal	N	P	Farmers Ins Grp	Licensed	CA	1,180,979	1,057,517	564,931	611,789	0.027%	93.083%
2023	21.1. Private passenger auto physical damage	27120	Trumbull Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	773,434	802,136	461,339	441,448	0.017%	93.100%
2023	21.1. Private passenger auto physical damage	29459	Twin City Fire Ins Co Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	52,116	141,600	13,106	21,594	0.001%	93.101%
2023	21.1. Private passenger auto physical damage	25844	Union Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	6,547	6,457	0	115	0.000%	93.101%
2023	21.1. Private passenger auto physical damage	25941	United Serv Automobile Assn	Property and Casualty	N	Reciprocal	N	P	United Serv Automob	Licensed	TX	113,130,489	109,748,886	85,628,234	89,026,262	2.555%	95.657%
2023	21.1. Private passenger auto physical damage	16063	Unitrin Auto & Home Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	NY	2,631,145	3,061,758	1,297,181	1,224,840	0.059%	95.716%
2023	21.1. Private passenger auto physical damage	40703	Unitrin Safeguard Ins Co	Property and Casualty	N	Stock	N	P	Kemper Corp Grp	Licensed	WI	4,497,589	5,391,021	3,354,101	3,248,747	0.102%	95.818%
2023	21.1. Private passenger auto physical damage	32972	Universal Ins Co	Property and Casualty	N	Stock	N	P	Automobile Club Mi G	Licensed	NC	5,461,160	4,941,458	2,804,207	3,326,433	0.123%	95.941%
2023	21.1. Private passenger auto physical damage	25968	Usaa Cas Ins Co	Property and Casualty	N	Stock	N	P	United Serv Automob	Licensed	TX	98,777,874	95,552,058	73,077,476	76,312,379	2.231%	98.172%
2023	21.1. Private passenger auto physical damage	18600	Usaa Gen Ind Co	Property and Casualty	N	Stock	N	P	United Serv Automob	Licensed	TX	78,320,900	76,488,247	61,584,718	63,127,071	1.769%	99.941%
2023	21.1. Private passenger auto physical damage	25976	Utica Mut Ins Co	Property and Casualty	N	Mutual	N	P	Utica Grp	Licensed	NY	2,492,772	2,121,466	1,398,003	1,402,153	0.056%	99.998%
2023	21.1. Private passenger auto physical damage	16186	Vault Recip Exch	Property and Casualty	N	Reciprocal	N	P	Vault Holdings Grp	Licensed	FL	101,803	135,867	168,203	204,868	0.002%	100.000%
2023	21.1. Private passenger auto physical damage	42889	Victoria Fire & Cas Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	0	-3,554	-3,017	0.000%	100.000%
2023	21.1. Private passenger auto physical damage	44393	West Amer Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IN	3,174	3,174	0	0	0.000%	100.000%
2023	21.1. Private passenger auto physical damage	37885	XI Specialty Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	0	-1,685	0	1,323	0.000%	100.000%
<b>2023</b>	<b>21.1. Private passenger auto physical damage</b>		<b>TOTAL</b>									<b>4,427,187,934</b>	<b>4,234,127,620</b>	<b>2,747,207,144</b>	<b>2,787,971,271</b>	<b>100.000%</b>	

NORTH CAROLINA DEPARTMENT OF INSURANCE  
**NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE PASSENGER AUTO PHYSICAL DAMAGE 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