

NORTH CAROLINA DEPARTMENT OF INSURANCE  
 NORTH CAROLINA PROPERTY AND CASUALTY - CREDIT 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	28. Credit	22667	Ace Amer Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	82,956	131,810	7,469	7,746	0.131%	0.131%
2023	28. Credit	20699	Ace Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	0	0	0	-54,093	0.000%	0.131%
2023	28. Credit	19489	Allied World Assur Co Us Inc	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	DE	-94,793	-94,793	0	-55,640	-0.149%	-0.019%
2023	28. Credit	16624	Allied World Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	101,750	103,780	0	29,208	0.160%	0.142%
2023	28. Credit	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	696	0.000%	0.142%
2023	28. Credit	10111	American Bankers Ins Co Of Fl	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Licensed	FL	217,211	255,368	32,285	30,600	0.342%	0.484%
2023	28. Credit	10043	American Natl Lloyds Ins Co	Property and Casualty	N	Syndicate	N	P	Brookfield Reins Ltd	Authorized Surplus Lines W	TX	689,120	689,120	253,787	276,094	1.086%	1.571%
2023	28. Credit	28401	American Natl Prop & Cas Co	Property and Casualty	N	Stock	N	P	Brookfield Reins Ltd	Licensed	MO	2,971,329	3,082,059	1,579,679	1,682,125	4.684%	6.255%
2023	28. Credit	11150	Arch Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Licensed	MO	1,188,574	2,310,872	3,034,561	3,644,058	1.874%	8.129%
2023	28. Credit	21199	Arch Specialty Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Authorized Surplus Lines W	MO	27,808	27,808	0	6,071	0.044%	8.172%
2023	28. Credit	27154	Atlantic Specialty Ins Co	Property and Casualty	N	Stock	N	P	Intact Financial Grp	Licensed	NY	4,827,416	4,785,201	2,890,110	2,958,838	7.610%	15.783%
2023	28. Credit	25422	Atradius Trade Credit Ins Co	Property and Casualty	N	Stock	N	P		Licensed	MD	3,116,851	3,055,735	181,314	169,610	4.914%	20.696%
2023	28. Credit	34568	Centennial Cas Co	Property and Casualty	N	Stock	N	P		Not Licensed	AL	137,043	115,766	29,783	102,783	0.216%	20.913%
2023	28. Credit	37745	Clear Blue Specialty Ins Co	Property and Casualty	N	Stock	N	P	Clear Blue Financial	Licensed	TX	11,750,000	1,495,893	0	0	18.524%	39.436%
2023	28. Credit	31887	Coface N Amer Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Licensed	MA	3,210,154	3,450,218	850,536	718,605	5.061%	44.497%
2023	28. Credit	31127	Columbia Cas Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Authorized Surplus Lines W	IL	1,034,103	1,014,962	354,217	76,984	1.630%	46.127%
2023	28. Credit	44520	Crum & Forster Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	DE	0	153,125	0	31,781	0.000%	46.127%
2023	28. Credit	10847	Cumis Ins Society Inc	Property and Casualty	N	Stock	N	P	Trustage Grp	Licensed	IA	0	0	-33,021	-33,021	0.000%	46.127%
2023	28. Credit	20516	Euler Hermes N Amer Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	MD	6,439,226	6,649,468	2,071,728	2,145,957	10.151%	56.279%
2023	28. Credit	26921	Everest Reins Co	Property and Casualty	N	Stock	N	P	Everest Reins Holding	Licensed	DE	0	0	0	126,214	0.000%	56.279%
2023	28. Credit	29980	First Colonial Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	FL	973,615	1,027,972	727,256	740,330	1.535%	57.814%
2023	28. Credit	16823	Fortegra Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tiptree Fin Grp	Licensed	AZ	266,598	500,617	127,546	284,584	0.420%	58.234%
2023	28. Credit	39322	General Security Natl Ins Co	Property and Casualty	N	Stock	N	P	Scor Grp	Licensed	NY	51,720	31,598	0	17,491	0.082%	58.315%
2023	28. Credit	26832	Great Amer Alliance Ins Co	Property and Casualty	N	Stock	N	P	American Financial Gr	Licensed	OH	0	0	0	-21	0.000%	58.315%
2023	28. Credit	26344	Great Amer Assur Co	Property and Casualty	N	Stock	N	P	American Financial Gr	Licensed	OH	7,141,418	6,686,618	1,670,677	1,651,038	11.258%	69.574%
2023	28. Credit	37532	Great Amer E&S Ins Co	Property and Casualty	N	Stock	N	P	American Financial Gr	Authorized Surplus Lines W	OH	2,222,722	2,178,732	393,070	497,126	3.504%	73.078%
2023	28. Credit	16691	Great Amer Ins Co	Property and Casualty	N	Stock	N	P	American Financial Gr	Licensed	OH	1,710,326	1,673,030	972,704	269,873	2.696%	75.774%
2023	28. Credit	33723	Great Amer Spirit Ins Co	Property and Casualty	N	Stock	N	P	American Financial Gr	Licensed	OH	0	0	0	-1	0.000%	75.774%
2023	28. Credit	27960	Illinois Union Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines W	IL	0	0	0	-6,131	0.000%	75.774%
2023	28. Credit	22713	Insurance Co Of N Amer	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	PA	0	0	0	-1,556	0.000%	75.774%
2023	28. Credit	29742	Integon Natl Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	2,120,600	2,087,515	400,910	519,535	3.343%	79.117%
2023	28. Credit	23043	Liberty Mut Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	MA	89,648	89,648	0	14,227	0.141%	79.259%
2023	28. Credit	10051	Lyndon Southern Ins Co	Property and Casualty	N	Stock	N	P	Tiptree Fin Grp	Licensed	DE	1,110	-8,192	0	-819	0.002%	79.260%
2023	28. Credit	19445	National Union Fire Ins Co Of Pittsb	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	PA	211,000	193,500	0	71,776	0.333%	79.593%
2023	28. Credit	26565	Ohio Ind Co	Property and Casualty	N	Stock	N	P		Licensed	OH	945,138	958,811	343,003	366,411	1.490%	81.083%
2023	28. Credit	24147	Old Republic Ins Co	Property and Casualty	N	Stock	N	P	Old Republic Grp	Licensed	PA	736,129	879,199	737,803	778,023	1.160%	82.243%
2023	28. Credit	20346	Pacific Ind Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	WI	0	0	0	12	0.000%	82.243%
2023	28. Credit	39217	Qbe Ins Corp	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	0	0	0	-631,452	0.000%	82.243%
2023	28. Credit	11515	Qbe Specialty Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Authorized Surplus Lines W	ND	0	0	0	-447	0.000%	82.243%
2023	28. Credit	40479	Republic Vanguard Ins Co	Other Risk-Bearing Entity	N	Stock	N	P	Amtrust Financial Sen	Authorized Surplus Lines W	AZ	2,146,369	2,146,369	714,158	807,493	3.384%	85.627%
2023	28. Credit	41297	Scottsdale Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Authorized Surplus Lines W	OH	34,200	22,663	0	-38,247	0.054%	85.681%
2023	28. Credit	10054	Securian Cas Co	Property and Casualty	N	Stock	N	P	Minnesota Mut Grp	Licensed	MN	3,717,172	4,227,649	106,804	47,802	5.860%	91.541%
2023	28. Credit	42986	Standard Guar Ins Co	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Licensed	DE	7,599	38,279	440	1,130	0.012%	91.553%
2023	28. Credit	26387	Steadfast Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Authorized Surplus Lines W	IL	0	0	0	-6,047	0.000%	91.553%
2023	28. Credit	29874	Swiss Re Corp Solutions Amer Ins Co	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Licensed	MO	0	0	0	-30	0.000%	91.553%
2023	28. Credit	42376	Technology Ins Co Inc	Property and Casualty	N	Stock	N	P	Amtrust Financial Sen	Licensed	DE	1,102,536	231,293	137,838	137,808	1.738%	93.291%
2023	28. Credit	37621	Toyota Motor Ins Co	Property and Casualty	N	Stock	N	P		Licensed	AZ	604,570	494,738	340,732	488,049	0.953%	94.244%
2023	28. Credit	10952	Transamerica Cas Ins Co	Property and Casualty	N	Stock	N	P	Aegon Us Holding Grp	Licensed	IA	-33	117	0	0	0.000%	94.244%
2023	28. Credit	41211	Triton Ins Co	Property and Casualty	N	Stock	N	P	Onemain Holdings Inc	Licensed	TX	2,052,901	2,008,681	700,725	889,282	3.236%	97.481%
2023	28. Credit	16667	United Guar Residential Ins Co Of Nc	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Licensed	NC	956	1,058	0	0	0.002%	97.482%
2023	28. Credit	21113	United States Fire Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	60,000	60,000	0	36,590	0.095%	97.577%
2023	28. Credit	29599	Us Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holdings	Licensed	TX	424,386	462,387	0	-67,758	0.669%	98.246%
2023	28. Credit	40428	Voyager Ind Ins Co	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Authorized Surplus Lines W	GA	4,500	16,842	0	-760	0.007%	98.253%
2023	28. Credit	25011	Wesco Ins Co	Property and Casualty	N	Stock	N	P	Amtrust Financial Sen	Licensed	DE	1,108,241	893,273	671,800	840,751	1.747%	100.000%
2023	28. Credit	16535	Zurich Amer Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	NY	0	0	0	41,927	0.000%	100.000%
<b>2023</b>	<b>28. Credit</b>		<b>TOTAL</b>									<b>63,432,169</b>	<b>54,128,789</b>	<b>19,297,914</b>	<b>19,612,605</b>	<b>100.000%</b>	

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**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=Fraternals  
 L=Life, Accident, and Health  
 P=Property and Casualty  
 T=Title  
 X=Health