

# 2025–Q3 North Carolina Quarterly P&C Marketplace Summary

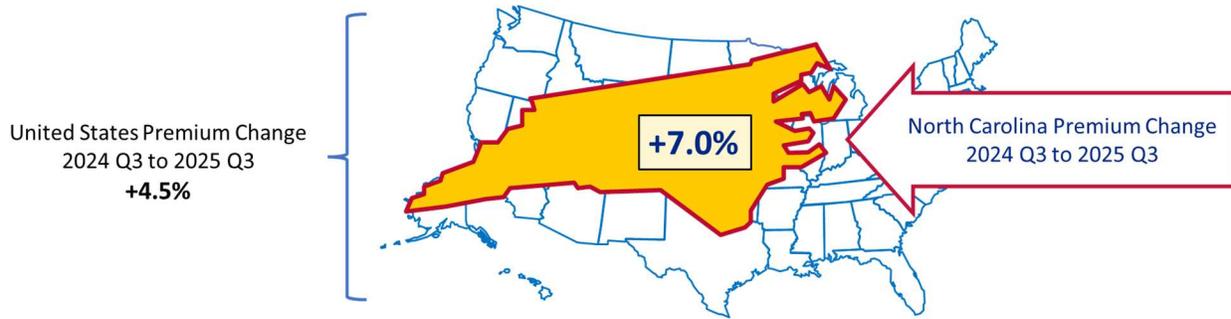


Figure 1

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You are receiving this *2025–Q3 North Carolina Quarterly P&C Marketplace Summary* as a benefit of your membership in the **Independent Insurance Agents of North Carolina**. This report provides up-to-date property and casualty (P&C) data, offering you a "real-time" view of trends in the North Carolina insurance marketplace. Like the *2025 North Carolina Annual P&C Marketplace Summary*, this quarterly report focuses on the agent's perspective and uses direct premiums before reinsurance. It includes the most recent quarterly figures available from A.M. Best Company (July 13, 2025) along with the past four years of P&C marketplace historical data. Three appendices accompany this report: two explain technical details, and the third provides a comprehensive list of all active insurers in North Carolina, along with key information on each.

To provide the reader an overview, Table 1 below highlights some major points from the full *2025–Q3 North Carolina Quarterly P&C Marketplace Summary*. Table 1 shows selected quarterly premium changes, the fastest growing insurer, and quarterly loss ratios for all insurers combined. United States (Average State) data is provided for comparison. The full *2025–Q3 Summary* expands on Table 1 with premium change metrics for each Distribution Style, regulatory type, and Line of Business. Comparisons to all 50 states are added, and for premium changes over time. The full *2025–Q3 Summary* also provides the 50 Largest Insurers and 50 Fastest Growing Insurers in North Carolina.

2025-Q3 North Carolina Summary Highlights	North Carolina	United States (Average State)
Selected Premium Changes (Q3-to-Q3)		
All Distribution	+7.0%	+4.5%
Independent Agent	+7.1%	+4.5%
Exclusive-Captive	+4.4%	+2.0%
Direct	+8.9%	+5.8%
Admitted	+7.7%	+4.1%
Surplus Lines	-5.2%	+7.8%
All Auto	+11.4%	+3.2%
Homeowners	+15.3%	+7.9%
Commercial Multi-Peril	+8.3%	+2.6%
The Fastest Growing Insurer		
Insurer Name and Group (if any)	Glencar Insurance Company (HDI/Talanx US PC Group)	Omaha National Casualty Company (Omaha National Group)
Largest Line of Business	Commercial Multiple Peril (Total)	Workers' Compensation
All Insurers Modified Quarterly Loss Ratios (Q3)		
2025-Q3 Loss Ratio	+47%	+54%
2024-Q3 Loss Ratio	+77%	+61%
4-Year Average Loss Ratio	+57%	+61%

Table 1 (Note: There is no applicable Figure)

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## Quarterly Premium Change: North Carolina vs. United States

To provide perspective, quarter-to-quarter premium change trends can be visually observed below in Figure 2, *North Carolina Premium - All Distribution*, and in Figure 3, *United States Premium - All Distribution*. Table 2 and Table 3, shown underneath Figure 2 and Figure 3, provide three measures of premium change rates for North Carolina and the United States. These are 2024 Q3 to 2025 Q3 (short-term), Rolling 12-Months (medium-term), and Average 4-Years (long-term). For further perspective on the size of the North Carolina P&C marketplace, total premiums for North Carolina and the United States are also provided in Tables 2 and 3 from 2024, the last full year of data.

The three measures of premium changes are useful in understanding a state's P&C insurance marketplace. Q3-to-Q3 premium change rates tend to be the most volatile but are the most current. Rolling 12-Months change rates are a bit more stable but still current. Average 4-Years change rates are useful for assessing longer-term trends in the P&C marketplace.

Note: The approach taken in this section, of showing visual Figures with their related and associated Tables directly underneath, is the same general approach taken throughout the rest of this *2025–Q3 North Carolina Quarterly P&C Marketplace Summary*. For detailed information on how the Q3-to-Q3, Rolling 12-Months, and Average 4-Years premium change percentages are calculated, see Appendix #1—Measuring Premium Change.

Note: Throughout this report, whenever a Figure or Table has only the word "Rolling" or the word "Average," it refers to Rolling 12-Months or Average 4-Years and may omit the longer title due to space considerations.

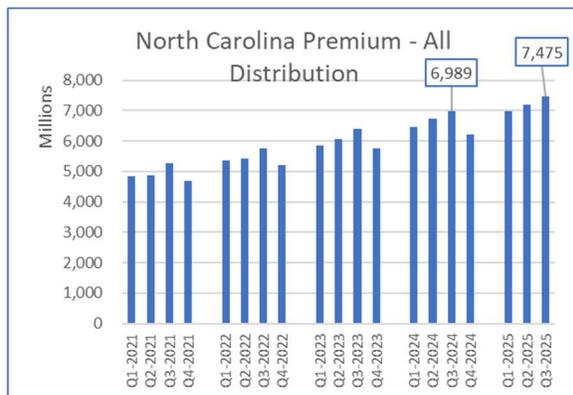


Figure 2

Q3-to-Q3	Rolling	Average
+7.0%	+7.4%	+8.8%
2024 Premium: \$26,407,357,000		

Table 2

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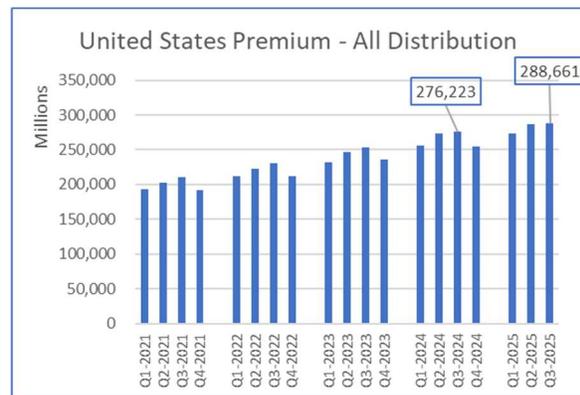


Figure 3

Q3-to-Q3	Rolling	Average
+4.5%	+6.1%	+7.9%
2024 Premium: \$1,060,752,727,000		

Table 3

## Quarterly Premium Change: North Carolina vs. Other States

Figures 4-6 below compare North Carolina to other states in alphabetical order, and to the U.S. Average (listed last) for Q3-to-Q3, Rolling 12-Months, and Average 4-Years. And each state's ranking is shown in parenthesis. For agencies with locations in other states, those other state premium change rates can be seen as well. For eased comparison, premium change rates are summarized in Combined Table 4-6, *Selected Data from Above Figures*, and provides figures for North Carolina, the United States-Average, and the fastest and slowest growing states for the Q3-to-Q3, Rolling 12-Months, and Average 4-Years dates contained in Figures 4-6 below. Again, for detailed information on how the Q3-to-Q3, Rolling 12-Months, and Average 4-Years premium change percentages are calculated, see *Appendix #1—Measuring Premium Change*.



Figure 4



Figure 5

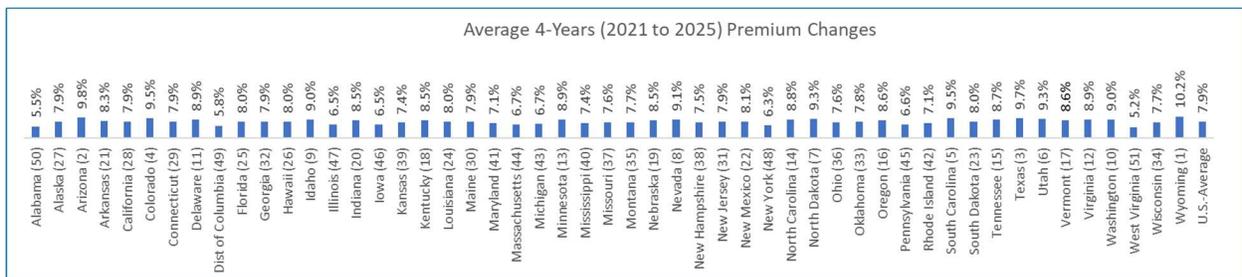


Figure 6

Selected Data from Above Figures			
	Q3-to-Q3	Rolling 12-Months	Average 4-Years
North Carolina	+7.0%	+7.4%	+8.8%
U.S.-Average	+4.5%	+6.1%	+7.9%
Fastest	North Dakota: +14.0%	California: +10.0%	Wyoming: +10.2%
Slowest	Alabama: (-4.7%)	Florida: +1.5%	West Virginia: +5.2%

Combined Table 4-6

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## Quarterly Premium Change History: North Carolina vs. the United States

This section of the 2025–Q3 North Carolina Quarterly P&C Marketplace Summary provides perspective on how premium changes played out in the marketplace in prior quarters, and in prior years. Figure 7, *Quarter-to-Quarter Premium Changes Over Time: North Carolina vs. United States*, and Figure 8, *Rolling 12-Month Premium Change Over Time: North Carolina vs. United States* show how North Carolina premiums have changed over time relative to the United States. This historical perspective was added to show how the current quarterly premium changes are affecting North Carolina agents and consumers of insurance, versus the prior Quarter-to-Quarter and Rolling 12 Month premium changes that were experienced.

The data in Table 9, *Average 4-Years Premium Change: North Carolina vs. United States*, was presented previously on Page 3, Tables 2 and 3, and is provided again here for comparison to Figures 7 and 8. Once more, for detailed information on how the Q3-to-Q3, Rolling 12-Months, and Average 4-Years premium change percentages are calculated, see [Appendix #1—Measuring Premium Change](#).

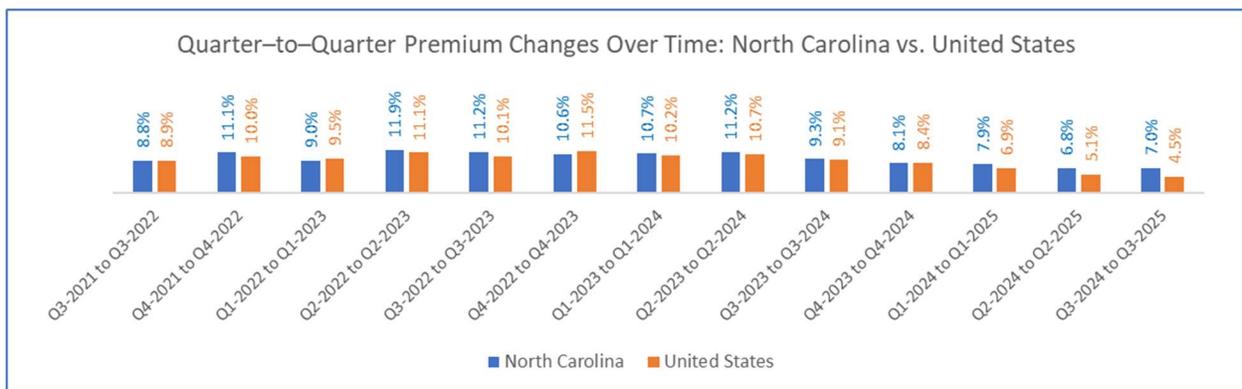


Figure 7 (Note there is no Table 7)

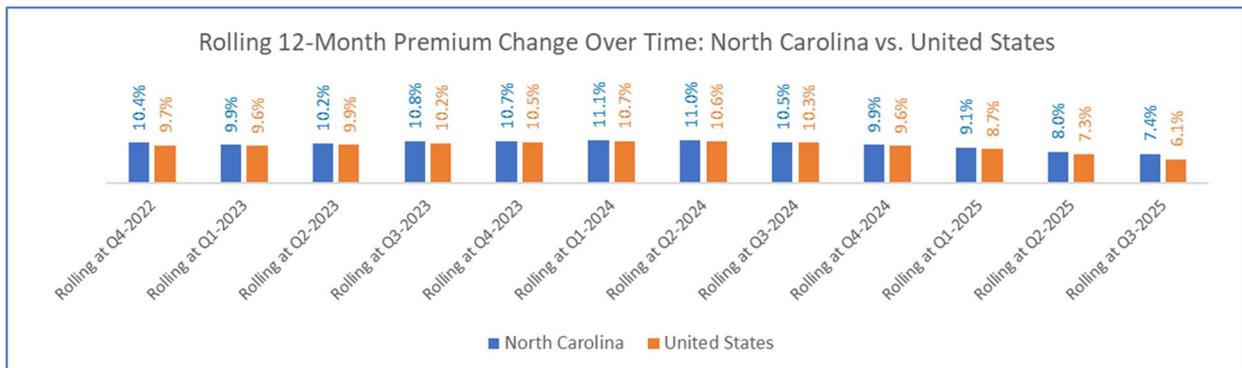


Figure 8 (Note there is no Table 8)

Average 4-Years Premium Change: North Carolina vs. United States	
Premium Change Comparison	Average 4-Years
North Carolina	+8.8%
United States	+7.9%

Table 9 (Note: There is no Figure 9)

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## Quarterly Premium Change: Distribution

The following Figures and Tables 10-12 illustrate North Carolina's premium changes for the three main ways that insurers distribute insurance. Those 3 ways are by **Independent Agent**, **Direct**, and **Exclusive-Captive** distribution. Figures and Tables 13-15 then provide further breakdown of the **Independent Agent** distribution style into **Pure IA or Broker** (pure independent agent or broker using insurers), **MGA** (managing general agent or wholesale using insurers), and **IA-Mixed** (insurers using independent agents and other distribution in combination). References to "Independent Agent," "Independent Agent distribution," or "insurers using Independent Agent distribution" in both quarterly and annual *Summary's* include those three component parts of the Independent Agent style of distribution. And Table 16, *United States Premium Change by Distribution—Percentage Comparisons*, shows U.S. comparisons to the 3 distribution styles, and the component parts of **Independent Agent** style of distribution. More information on the classification of insurers into Distribution Styles is contained in *Appendix #2—Annual vs. Quarterly P&C Marketplace Summaries*, in the subsection Distribution Styles.

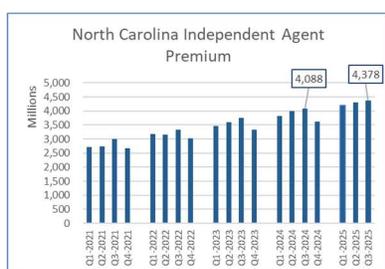


Figure 10

Q3-to-Q3	Rolling	Average
+7.1%	+8.1%	+9.6%
2024 Premium: \$15,522,311,000		

Table 10

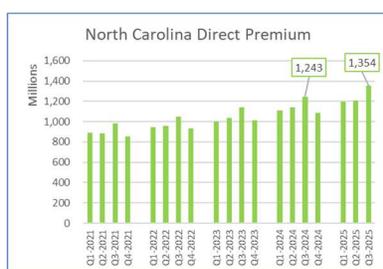


Figure 11

Q3-to-Q3	Rolling	Average
+8.9%	+7.4%	+8.0%
2024 Premium: \$4,577,616,000		

Table 11

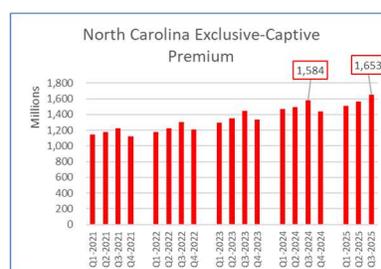


Figure 12

Q3-to-Q3	Rolling	Average
+4.4%	+5.0%	+7.5%
2024 Premium: \$5,982,873,000		

Table 12

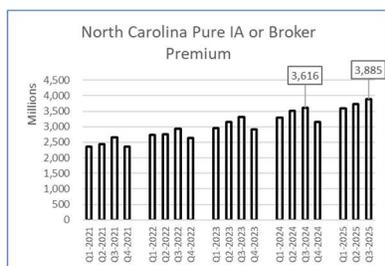


Figure 13

Q3-to-Q3	Rolling	Average
+7.4%	+7.8%	+9.7%
2024 Premium: \$13,574,998,000		

Table 13

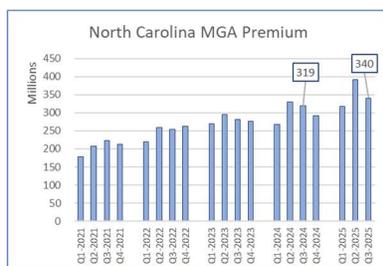


Figure 14

Q3-to-Q3	Rolling	Average
+6.8%	+12.4%	+10.8%
2024 Premium: \$1,206,716,000		

Table 14

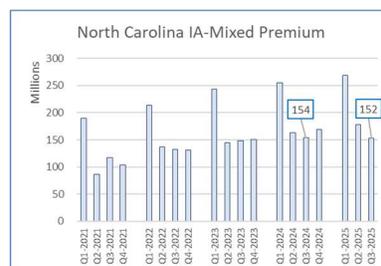


Figure 15

Q3-to-Q3	Rolling	Average
(0.7%)	+6.3%	+6.7%
2024 Premium: \$740,597,000		

Table 15

United States Premium Change by Distribution—Percentage Comparisons						
United States	Independent Agent	Direct	Exclusive-Captive	Pure IA or Broker	MGA	IA-Mixed
Q3-to-Q3	+4.5%	+5.8%	+2.0%	+3.9%	+10.9%	+1.6%
Rolling 12-Month	+5.9%	+7.0%	+5.4%	+5.4%	+11.5%	+3.1%
Average 4-Years	+7.9%	+7.7%	+8.3%	+7.2%	+13.8%	+6.8%

Table 16 (Note: There is no Figure 16)

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## Quarterly Premium Change: Regulation

Figures 17-19 below show North Carolina premiums broken out into the predominant regulatory regime applying to the insurer, which are classified as **Admitted**, **Surplus Lines**, and **Risk Retention Groups (RRGs)**. The premiums shown are the sum of the individual insurers.

Admitted insurers are the most closely regulated for solvency, rates, and forms and are generally covered by a state guaranty fund. Surplus Lines insurers are less regulated and referred to with a variety of names such as Excess & Surplus lines, Surplus lines, or just Non-admitted. Risk Retention Groups are subject to a combination of federal and state rules and regulations.

Tables 17-19 present the percentage change rates for North Carolina for each regulatory regime, with total premiums applicable. Table 20, *United States Premium Change by Regulation—Percentage Comparisons* provides United States data from the same dates as contained in Figures 17-19, to enable comparison.

Note: For this combination of regulatory regime data in Figures 17-19, the vertical axis for each bar chart varies in the maximum dollars, as the intent is to show relative changes in premiums and quarterly differences. If a single maximum were used in all three Figures (for example in billions of dollars only), then premium variations in each quarter would be less visible, or not visible at all for Surplus Lines and RRGs.

Note: As is the case with the *2025 North Carolina Annual P&C Marketplace Summary*, Surplus Lines premiums are those premiums through insurers domiciled in one of the 50 states and the District of Columbia (Domestic Insurers). Surplus Lines insurers not domiciled in the United States or DC (Alien Insurers) premiums are not included, as they are not tracked in the same time horizon as domestic insurers.

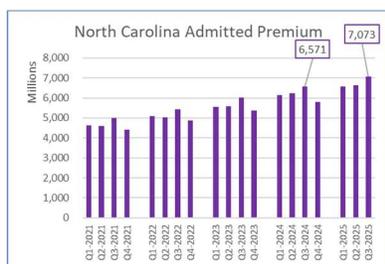


Figure 17

Q3-to-Q3	Rolling	Average
+7.7%	+7.2%	+8.7%
2024 Premium: \$24,718,460,000		

Table 17

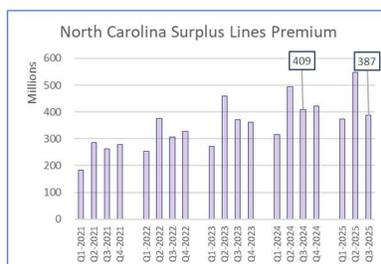


Figure 18

Q3-to-Q3	Rolling	Average
(5.2%)	+9.6%	+9.8%
2024 Premium: \$1,640,130,000		

Table 18

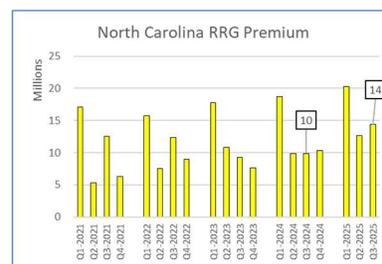


Figure 19

Q3-to-Q3	Rolling	Average
+45.7%	+25.0%	+3.4%
2024 Premium: \$48,767,000		

Table 19

United States Premium Change by Regulation—Percentage Comparisons			
United States	Admitted	E&S	RRG
Q3-to-Q3	+4.1%	+7.8%	+23.8%
Rolling 12-Month	+5.8%	+9.1%	+17.6%
Average 4-Years	+7.6%	+10.9%	+10.0%

Table 20 (Note: There is no Figure 20)

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## Quarterly Premium Change: Distribution and Regulation Side-by-Side

Figures 21-23 below give a comparison of all premiums for North Carolina vs. the United States, in a side-by-side manner, for the stated Distribution Style and for just the Surplus Lines and RRGs regulatory regimes. Table 24 below, *Composite Premium Change Percentages for Figures 21-23*, provides the change percentages for North Carolina and United States with an added decimal place, as that level of precision is not conducive to display in Figures 21-23. You will notice that Table 24 goes further, and shows the change percentages for the Distribution Style subcategories of **Pure IA or Broker**, **MGA**, and **IA-Mixed**; and also the **Admitted** regulatory regime.

For an explanation of the Q3-to-Q3, Rolling 12-Months, and Average 4-Years timeframes (data dates) featured in Figures 21-23 below, and Table 24, refer to [Appendix #1—Measuring Premium Change](#).

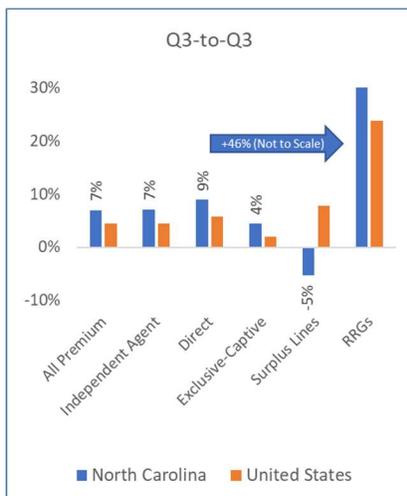


Figure 21

(Note: There are no Tables 21-23)

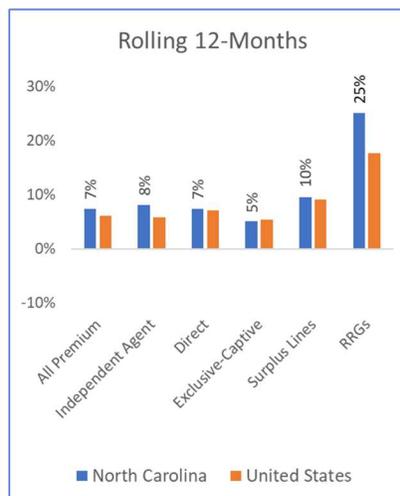


Figure 22

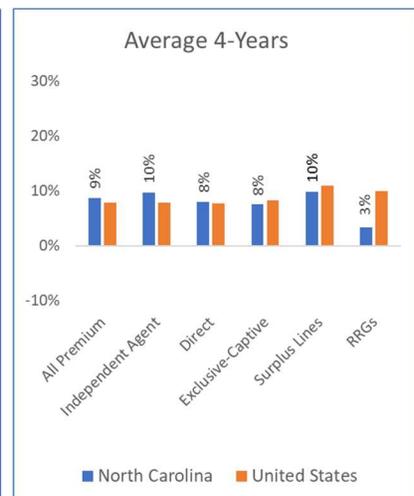


Figure 23

Composite Premium Change Percentages for Figures 21-23						
All, Distribution or Regulatory Regime	Q3-to-Q3		Rolling 12-Months		Average 4-Years	
	North Carolina	U.S.	North Carolina	U.S.	North Carolina	U.S.
All Premium	+7.0%	+4.5%	+7.4%	+6.1%	+8.8%	+7.9%
Independent Agent	+7.1%	+4.5%	+8.1%	+5.9%	+9.6%	+7.9%
Pure IA or Broker	+7.4%	+3.9%	+7.8%	+5.4%	+9.7%	+7.2%
MGA	+6.8%	+10.9%	+12.4%	+11.5%	+10.8%	+13.8%
IA-Mixed	(0.7%)	+1.6%	+6.3%	+3.1%	+6.7%	+6.8%
Direct	+8.9%	+5.8%	+7.4%	+7.0%	+8.0%	+7.7%
Exclusive-Captive	+4.4%	+2.0%	+5.0%	+5.4%	+7.5%	+8.3%
Surplus Lines	(5.2%)	+7.8%	+9.6%	+9.1%	+9.8%	+10.9%
RRGs	+45.7%	+23.8%	+25.0%	+17.6%	+3.4%	+10.0%
Admitted	+7.7%	+4.1%	+7.2%	+5.8%	+8.7%	+7.6%

Table 24 (Note: There is no Figure 24)

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## North Carolina Top 50 Largest and Fastest Growing Insurers

The following two pages contain 2025-Q3 quarterly data for the North Carolina 50 largest, and the North Carolina 50 fastest growing insurers. Table 25 is *North Carolina Top 50 Largest Insurers* and is sorted in descending order of each insurer's Rolling 12-Months premium dollars. Table 26 is *North Carolina: Top 50 Fastest Growing Insurers* and is sorted by the average premium change, that is Average 4-Years. If a Top 50 largest insurer in Table 25 is also a Top 50 fastest growing insurer seen in Table 26, it is highlighted with **yellow shading**.

Tables 25 and 26 provide attributes and data on each Top Insurer. First is the policy-issuing insurer's Group or fleet, if any. Second is the policy-issuing insurer's Rolling DPW, meaning Direct Premium Written. Third is the Listed Marketing Type reported by the insurer. Fourth is the insurer's largest Line of Business. Last are the three measures of change in premiums for each insurer: Q3-to-Q3, Rolling 12-Months, and Average 4-Years, which are shown in Table 25 and 26 as Q3-to-Q3 Change, Rolling Change, and Average Change. If any change percentage in Table 25 or Table 26 is blank it is because the percentage change is incalculable, as a \$0 premium exists for one of the premiums in the premium change calculation.

The very bottom row of Table 25 and Table 26, "Total DPW and Weighted Average Change," contains the sum-total of all the premiums of all 50 insurers listed, as well as the weighted average of their premium change rates.

Note: The insurers shown in Tables 25 and 26 are individual policy-issuing insurers, and not broader groups or the brand you might associate with an insurer. Within insurer groups some policy-issuing insurers can grow faster or slower than the overall group, or than other insurers in the group.

Note: The largest Line of Business for each insurer shown in Tables 25 and 26 is based on the United States Line of Business premiums for 2024 (and NOT just North Carolina premiums). The United States Line of Business listed as largest may not be the largest Line of Business in North Carolina for that insurer, or the largest line in this most recent quarter. This is because the ranking of Lines of Business for an insurer in North Carolina can only be determined from the annual data and this is a quarterly *Summary*.

*(Note: There are no Figures 25 and 26)*

### [How to Use this Information](#)

Look for premium trends regarding competitors, or for the insurers you use. Examine what Lines of Business are most important to the insurer nationally. The fastest growing insurers might be recent competitors formed in the "insurtech" sphere, or insurers discussed in the trade press. Or they might be markets for you to investigate gaining access to, through a program administrator, MGA, or via a direct appointment.

In case an insurer is of interest to you, and it is not in the Top 50 largest or fastest growing insurers, insurer-specific details can be found in [Appendix #3-North Carolina All Active Insurers List](#), which contains basic information on specific insurers, as well as any group the insurer belongs to. If you see an insurer of particular interest to you and you want significantly more detail than is found in [Appendix #3-North Carolina All Active Insurers List](#), ask for a *North Carolina P&C Insurer SnapShot* for that insurer. Included in each *SnapShot*, but not found in an *All Active Insurer List* is data on the Top 10 Lines of Business, the insurer's biggest states, 10-year loss ratios, average commissions, and other in-depth insurer details.

North Carolina: Top 50 Largest Insurers (Table is sorted by Insurer Rolling 12-Month Direct Premium Written)

North Carolina Largest Insurers		Group	Rolling DPW (\$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
1	North Carolina Farm Bureau Mutual Ins Co	North Carolina Farm Bureau Ins Group	\$2,030,168	Exclusive/Captive Agent	All Private Passenger Auto	10.9%	11.1%	12.3%
2	State Farm Mutual Automobile Ins Co	State Farm Group	\$1,532,257	Exclusive/Captive Agent	All Private Passenger Auto	(2.4%)	5.4%	9.5%
3	State Farm Fire and Casualty Company	State Farm Group	\$944,077	Exclusive/Captive Agent	Homeowners Mult Peril	8.6%	14.9%	9.9%
4	Progressive Southeastern Insurance Co	Progressive Insurance Group	\$879,863	Independent Agency	All Private Passenger Auto	20.5%	15.0%	10.9%
5	Progressive Premier Ins Co of Illinois	Progressive Insurance Group	\$867,641	Direct Response	All Private Passenger Auto	25.9%	29.1%	23.2%
6	Integon Indemnity Corporation	Allstate Insurance Group	\$812,099	Independent Agency	All Private Passenger Auto	2.2%	9.8%	15.1%
7	Erie Insurance Exchange	Erie Insurance Group	\$586,449	Independent Agency	All Private Passenger Auto	7.8%	8.9%	7.4%
8	Erie Insurance Company	Erie Insurance Group	\$566,728	Independent Agency	Homeowners Mult Peril	15.9%	24.6%	24.4%
9	Government Employees Insurance Company	Berkshire Hathaway Insurance Group	\$563,405	Direct Response	All Private Passenger Auto	(1.7%)	(11.1%)	(4.8%)
10	United Services Automobile Association	USAA Group	\$549,154	Direct Response	All Private Passenger Auto	12.6%	8.1%	9.9%
11	Allstate Property and Casualty Ins Co	Allstate Insurance Group	\$524,337	Exclusive/Captive Agent	All Private Passenger Auto	(2.7%)	2.9%	8.7%
12	Owners Insurance Company	Auto-Owners Insurance Group	\$495,680	Independent Agency	All Private Passenger Auto	12.7%	19.6%	19.0%
13	GEICO Indemnity Company	Berkshire Hathaway Insurance Group	\$485,761	Direct Response	All Private Passenger Auto	(7.3%)	1.7%	9.8%
14	USAA Casualty Insurance Company	USAA Group	\$437,290	Direct Response	All Private Passenger Auto	13.1%	10.8%	11.9%
15	Cincinnati Insurance Company	The Cincinnati Insurance Companies	\$364,416	Independent Agency	Commercial Multiple Peril (Total)	10.7%	11.7%	10.2%
16	Auto-Owners Insurance Company	Auto-Owners Insurance Group	\$342,706	Independent Agency	Homeowners Mult Peril	11.3%	15.2%	14.4%
17	Integon General Insurance Corporation	Allstate Insurance Group	\$342,340	Independent Agency	All Private Passenger Auto	25.0%	27.3%	27.0%
18	Integon Preferred Insurance Company	Allstate Insurance Group	\$329,392	Independent Agency	All Private Passenger Auto	40.5%	27.5%	19.5%
19	USAA General Indemnity Company	USAA Group	\$311,642	Direct Response	All Private Passenger Auto	15.5%	13.6%	13.8%
20	Nationwide General Insurance Company	Nationwide Property & Casualty Group	\$277,413	Direct Response	All Private Passenger Auto	(3.8%)	10.3%	(0.7%)
21	Nationwide Mutual Insurance Company	Nationwide Property & Casualty Group	\$257,254	Exclusive/Captive Agent	Homeowners Mult Peril	3.7%	(1.9%)	(4.3%)
22	Allstate Vehicle and Property Ins Co	Allstate Insurance Group	\$246,126	Independent Agency	Homeowners Mult Peril	10.2%	37.0%	37.1%
23	Zurich American Insurance Company	Zurich Insurance US PC Group	\$240,190	Independent Agency	Workers' Compensation	(13.9%)	11.2%	13.0%
24	Travelers Property Casualty Co of Amer	Travelers Group	\$202,284	Independent Agency	Other Liab (Occurrence)	12.4%	12.7%	11.0%
25	Builders Mutual Insurance Company	Builders Mutual Insurance Group	\$190,027	Independent Agency	Workers' Compensation	6.0%	10.1%	8.1%
26	Garrison Property and Casualty Ins Co	USAA Group	\$188,951	Direct Response	All Private Passenger Auto	17.0%	13.6%	15.6%
27	National Union Fire Ins Co Pittsburgh PA	American International Group	\$188,723	Broker	Other Liab (Claims-made)	0.1%	13.4%	13.0%
28	Pennsylvania National Mutual Cas Ins Co	Penn National Insurance Companies	\$176,515	Independent Agency	All Private Passenger Auto	7.1%	8.0%	8.7%
29	Foremost Insurance Co Grand Rapids, MI	Farmers Insurance Group	\$168,926	Independent Agency	Homeowners Mult Peril	8.7%	3.4%	9.7%
30	Allstate Indemnity Company	Allstate Insurance Group	\$168,779	Exclusive/Captive Agent	All Private Passenger Auto	2.2%	0.7%	(3.9%)
31	LM Insurance Corporation	Liberty Mutual Insurance Companies	\$160,180	Direct Response	Workers' Compensation	7.6%	(1.8%)	(0.3%)
32	Federal Insurance Company	Chubb INA Group	\$154,421	Independent Agency	Commercial Multiple Peril (Total)	22.9%	7.1%	9.8%
33	Homesite Insurance Co of the Midwest	American Family Insurance Group	\$151,762	Direct Response	Homeowners Mult Peril	20.7%	34.2%	33.7%
34	Continental Casualty Company	CNA Insurance Companies	\$151,127	Independent Agency	Inland Marine	(0.2%)	0.5%	2.0%
35	Liberty Insurance Underwriters, Inc.	Liberty Mutual Insurance Companies	\$149,718	Exclusive/Captive Agent, Direct Response	Inland Marine	(9.5%)	10.4%	1.3%
36	Liberty Mutual Fire Insurance Company	Liberty Mutual Insurance Companies	\$143,457	Direct Response	All Commercial Auto	5.3%	(5.7%)	4.8%
37	Amica Mutual Insurance Company	Amica Mutual Group	\$141,796	Direct Response	All Private Passenger Auto	(1.4%)	7.3%	7.5%
38	ACE American Insurance Company	Chubb INA Group	\$136,998	Independent Agency	Other Liab (Occurrence)	(6.9%)	1.1%	(0.8%)
39	Travelers Personal Insurance Company	Travelers Group	\$136,881	Independent Agency	Homeowners Mult Peril	24.5%	19.7%	37.9%
40	Factory Mutual Insurance Company	FM Group	\$125,347	Direct Response, Broker	Allied Lines	(0.8%)	4.6%	2.9%
41	Nationwide Insurance Company of America	Nationwide Property & Casualty Group	\$124,054	Independent Agency	All Private Passenger Auto	(20.5%)	(15.9%)	(7.3%)
42	First Protective Insurance Company	...	\$122,933	Managing General Agent	Homeowners Mult Peril	12.5%	(4.3%)	3.7%
43	ACE Property and Casualty Insurance Co	Chubb INA Group	\$115,767	Independent Agency	Mult Peril Crop	48.3%	(12.9%)	15.5%
44	Peak Property and Casualty Ins Corp	Sentry Insurance Group	\$110,404	Independent Agency	All Private Passenger Auto	(3.8%)	(0.6%)	5.5%
45	Travelers Casualty and Surety Co of Amer	Travelers Group	\$109,609	Independent Agency	Other Liab (Claims-made)	20.5%	(6.6%)	11.2%
46	Travelers Home and Marine Ins Co	Travelers Group	\$107,767	Independent Agency	Homeowners Mult Peril	18.0%	13.5%	15.8%
47	Safeco Insurance Company of America	Liberty Mutual Insurance Companies	\$107,295	Independent Agency	Homeowners Mult Peril	23.7%	28.4%	29.8%
48	American Bankers Insurance Co of Florida	Assurant P&C Group	\$100,254	Independent Agency	Homeowners Mult Peril	0.5%	6.7%	6.7%
49	Universal Property & Casualty Ins Co	Universal Insurance Holdings Group	\$99,106	Managing General Agent	Homeowners Mult Peril	20.0%	21.5%	14.8%
50	Allstate Insurance Company	Allstate Insurance Group	\$98,249	Exclusive/Captive Agent	All Private Passenger Auto	0.7%	(8.5%)	(3.4%)
N/A	<b>Total DPW and Weighted Average Change</b>	<b>N/A</b>	<b>\$17,817,718</b>	<b>N/A</b>	<b>N/A</b>	<b>9.1%</b>	<b>11.0%</b>	<b>11.8%</b>

Table 25 | Source: © A.M. Best Company — used by permission | “\*” indicates a zero (\$0) or negative quarterly premium figure in one or more quarters

North Carolina: Top 50 Fastest Growing Insurers (Table is sorted by Insurer Average 4-Years Change)

North Carolina Fastest Growing Insurers	Group	Rolling DPW (\$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change	
1	Glencar Insurance Company	HDI/Talanx US PC Group	\$1,892	Broker	Commercial Multiple Peril (Total)	82.6%	87.1%	190.8%
2	National Builders Insurance Company	Builders Insurance Group	\$1,736	Independent Agency, Managing Gen Agent	Workers' Compensation	67.7%	184.7%	160.0%
3	Nationwide Assurance Company	Nationwide Property & Casualty Group	\$14,036	Independent Agency	Commercial Multiple Peril (Total)	(7.2%)	(20.8%)	136.7%
4	GuideOne Elite Insurance Company	GuideOne Insurance Companies	\$206	Independent Agency	Commercial Multiple Peril (Total)	14.6%	34.5%	116.1%
5	American Modern Property & Casualty Ins	Munich-American Holding Corp Cos	\$80,317	Worksite Marketing	Homeowners Mult Peril	(3.1%)	3.5%	115.1%
6	SiriusPoint Specialty Insurance Corp	SiriusPoint America Insurance Group	\$4,959	Broker	Other Liab (Occurrence)	L.T. -100%	14.0%	108.9%
7	Obsidian Specialty Insurance Company	Obsidian Insurance Group	\$13,433	Managing General Agent	Other Liab (Occurrence)	92.2%	93.8%	99.4%
8	CUMIS Specialty Insurance Company, Inc.	CUMIS Insurance Society Group	\$5,075	Direct Response, Affinity Group Marketing	Other Liab (Occurrence)	47.3%	50.2%	99.2%
9	Circle Star Insurance Company RRG	...	\$1,167	Not Available	All Commercial Auto	35.4%	G.T. +200%	98.2%
10	Chiron Insurance Company	Pharmacists Mutual Insurance Group	\$1,138	Exclusive/Captive Agent, Independent Agency	All Commercial Auto	11.0%	56.2%	93.7%
11	First Financial Insurance Company	IFG Companies	\$288	Independent Agency, Broker	Inland Marine	(3.5%)	(26.4%)	92.1%
12	The Gray Casualty & Surety Company	...	\$5,953	Independent Agency	Surety	29.8%	68.5%	87.3%
13	North Pointe Insurance Company	QBE North America Insurance Group	\$98	Independent Agency	Workers' Compensation	(83.4%)	(66.7%)	86.6%
14	American Interstate Ins Co of Texas	AMERISAFE Insurance Group	\$2,333	Direct Response, Independent Agency	Workers' Compensation	32.1%	9.1%	84.5%
15	St. Paul Fire and Marine Insurance Co	Travelers Group	\$13,865	Independent Agency	Commercial Multiple Peril (Total)	9.8%	51.4%	82.9%
16	Great Amer Risk Sol Surplus Lines Ins Co	Great American P & C Insurance Group	\$9,221	Broker	Other Liab (Occurrence)	(1.6%)	31.0%	81.5%
17	Cimarron Insurance Company, Inc.	...	\$4,276	Managing General Agent	All Private Passenger Auto	100.5%	G.T. +200%	75.3%
18	Westfield Premier Insurance Company	Westfield Group	\$1,856	Inactive	Commercial Multiple Peril (Total)	(1.3%)	110.8%	73.5%
19	National General Insurance Company	Allstate Insurance Group	\$8,427	Direct Response	All Private Passenger Auto	164.8%	G.T. +200%	71.7%
20	Mercer Insurance Company	United Fire & Casualty Group	\$2,286	Independent Agency	Other Liab (Occurrence)	(95.4%)	58.1%	68.4%
21	Fortegra Specialty Insurance Company	Fortegra P&C Group	\$15,240	Independent Agency	Other Liab (Claims-made)	21.7%	119.1%	66.6%
22	PCH Mutual Insurance Company Inc., A RRG	...	\$427	Not Available	Other Liab (Claims-made)	127.6%	L.T. -100%	64.7%
23	Lemonade Insurance Company	Lemonade Insurance Group	\$9,355	Managing General Agent	Homeowners Mult Peril	106.6%	62.6%	64.4%
24	Swiss Re Corporate Solutions Elite Ins	Swiss Reinsurance Group	\$17,463	Broker	Allied Lines	38.6%	(27.4%)	63.4%
25	Westfield Superior Insurance Company	Westfield Group	\$2,826	Inactive	Commercial Multiple Peril (Total)	3.9%	52.3%	61.7%
26	Upland Specialty Insurance Company	...	\$6,591	Inactive	Other Liab (Occurrence)	21.5%	81.3%	61.3%
27	Employers Compensation Insurance Co	Employers Insurance Group	\$2,794	Independent Agency	Workers' Compensation	125.9%	(22.1%)	60.5%
28	Wellfleet New York Insurance Company	Berkshire Hathaway Insurance Group	\$6,061	Managing General Agent	Non-Agent Line	12.0%	32.5%	60.3%
29	GuideOne Specialty Insurance Company	GuideOne Insurance Companies	\$1,234	Independent Agency	Commercial Multiple Peril (Total)	159.5%	76.1%	59.4%
30	Swiss Re Corporate Solutions America Ins	Swiss Reinsurance Group	\$37,975	Independent Agency	Non-Agent Line	(10.6%)	8.0%	57.5%
31	Sentruiy Casualty Company	...	\$13,340	Independent Agency	Other Liab (Occurrence)	76.6%	25.1%	57.3%
32	Westfield Champion Insurance Company	Westfield Group	\$2,231	Inactive	Commercial Multiple Peril (Total)	22.5%	20.7%	56.9%
33	Generali USB	Generali US Group	\$33,667	Managing General Agent, Broker	Inland Marine	22.7%	15.6%	56.4%
34	Mid-Continent Excess and Surplus Ins Co	Great American P & C Insurance Group	\$411	Independent Agency	Other Liab (Claims-made)	30.6%	17.9%	54.9%
35	JM Specialty Insurance Company	Jewelers Mutual Insurance Group	\$176	Inactive	Inland Marine	45.9%	55.9%	54.5%
36	Clear Blue Insurance Company	Clear Blue Insurance Group	\$6,456	Managing General Agent	Other Liab (Occurrence)	112.0%	23.2%	54.3%
37	SUNZ Insurance Company	...	\$2,503	Managing General Agent	Workers' Compensation	(24.8%)	(33.7%)	54.3%
38	MS Transverse Specialty Insurance Co	MS&AD US Insurance Group	\$49,246	Managing General Agent	Allied Lines	(6.1%)	71.4%	54.2%
39	St. Paul Guardian Insurance Company	Travelers Group	\$5,982	Independent Agency, Worksite Marketing	Commercial Multiple Peril (Total)	(21.5%)	64.4%	53.7%
40	Chubb Custom Insurance Company	Chubb INA Group	\$4,213	Independent Agency	Homeowners Mult Peril	(5.6%)	46.6%	53.6%
41	Lexington National Insurance Corporation	Revolutionary Insurance Group	\$1,859	General Agent	Surety	(4.9%)	6.8%	53.3%
42	AmFed Casualty Insurance Company	Ascot Insurance U.S. Group	\$8,626	Independent Agency	Workers' Compensation	30.3%	29.2%	51.8%
43	Houston Specialty Insurance Company	Skyward Specialty Insurance Group	\$8,124	Managing General Agent	Other Liab (Occurrence)	121.3%	(5.5%)	51.7%
44	American Home Assurance Company	American International Group	\$5,504	Broker	Fire	G.T. +200%	(52.8%)	51.2%
45	Colonial American Casualty & Surety Co	Zurich Insurance US PC Group	\$68	Independent Agency	Surety	(32.0%)	(20.6%)	50.9%
46	American Surety Company	Core Specialty Insurance Group	\$367	Independent Agency	Surety	G.T. +200%	84.8%	50.0%
47	ALPS Property & Casualty Insurance Co	...	\$95	Direct Response	Other Liab (Claims-made)	G.T. +200%	41.7%	49.6%
48	Manufacturers Alliance Insurance Company	Old Republic Insurance Group	\$6,320	Independent Agency	Workers' Compensation	39.1%	24.1%	49.6%
49	Gotham Insurance Company	Coaction Specialty Insurance Group	\$9,374	Broker	Other Liab (Occurrence)	32.0%	11.6%	49.4%
50	Atain Specialty Insurance Company	Atain Insurance Companies	\$3,153	Managing General Agent	Other Liab (Occurrence)	G.T. +200%	64.5%	48.6%
N/A	<b>Total DPW and Weighted Average Change</b>	<b>N/A</b>	<b>\$434,243</b>	<b>N/A</b>	<b>N/A</b>	<b>22.3%</b>	<b>28.9%</b>	<b>76.3%</b>

Table 26 | Source: © A.M. Best Company — used by permission | “\*” indicates a zero (\$0) or negative quarterly premium figure in one or more quarters

## Quarterly Premium Change: Lines of Business

What follows is Line of Business premium change percentages for United States data. The Lines of Business are those reported quarterly by insurers. Then, to relate the United States Line of Business premium change data to North Carolina, an estimate for these Lines of Business is provided, as would have been experienced in North Carolina. Additional information on the Lines of Business reported quarterly by insurer is contained in [Appendix #2—Annual vs. Quarterly P&C Marketplace Summaries](#).

### [United States Summary—Line of Business Premium Change Percentages](#)

Figures 27-29 are a summary of U.S. premium changes by Line of Business for the three measures of premium change: Q3-to-Q3 (short-term), Rolling 12-Months (medium-term), and Average 4-Years (long-term). For explanation of the Q3-to-Q3, Rolling 12-Months, and Average 4-Years timeframes (data dates) featured in Figures 27-29 below, refer to [Appendix #1—Measuring Premium Change](#).

**Note:** The Lines of Business names in each figure below are listed in order from the Line of Business generating the most premiums (All Auto) to the Line of Business generating the least premiums (Burglary & Theft). Premiums from Non-Agent Lines are combined and listed last, out of rank-order. Non-agent lines include smaller lines that most Independent Agents do not focus on, such as credit, dental, medical supplement, and warranties.

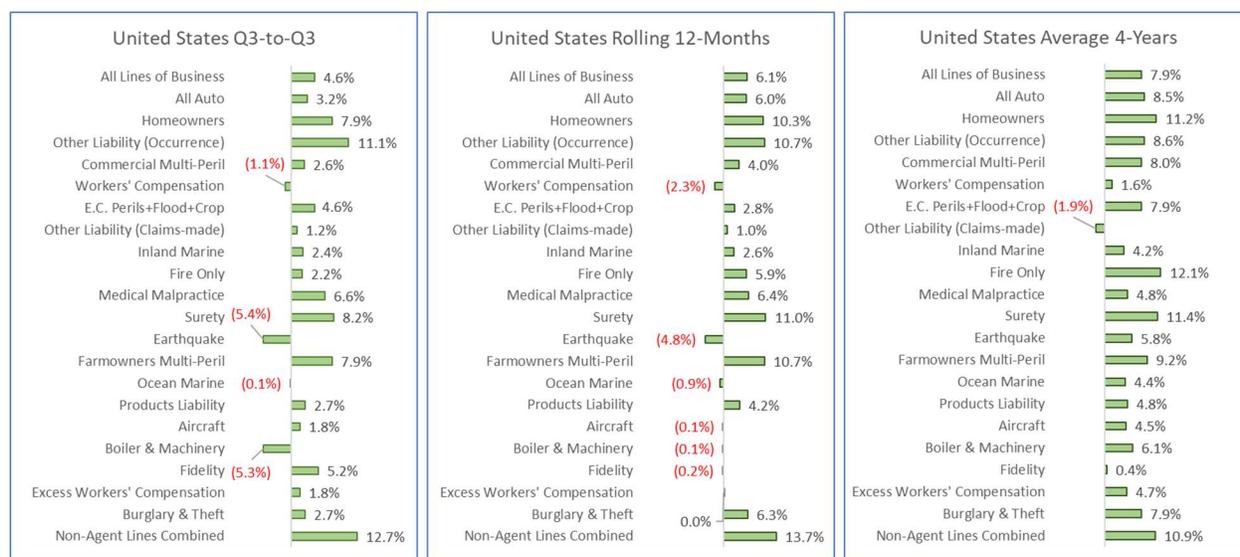


Figure 27

(Note: There are no Tables 27-29)

Source: © A.M. Best Company — used by permission.

Figure 28

Figure 29

### [United States Details—Individual Lines of Business](#)

Figures 30-52 below, and their associated Tables 30-52, contain United States details on each Line of Business with premiums and percentage changes provided for the three measures of premium change: Q3-to-Q3 (short-term), Rolling 12-Month (medium-term), and Average 4-Years(long-term). Due to space considerations, these are shortened to Q3-to-Q3, Rolling, and Average. Annual premiums are also provided for 2024 for each Line of Business. As with the previous section, the Lines of Business are listed in order from the Line of Business generating the most premiums to the Line of Business generating the least premiums.

All Lines Premium—For Perspective

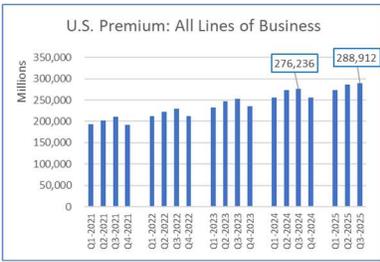


Figure 30

Q3-to-Q3	Rolling	Average
+4.6%	+6.1%	+7.9%
2024 Premium: \$1,060,781,511,000		

Table 30

Line of Business Breakout—Agent-Focused Lines

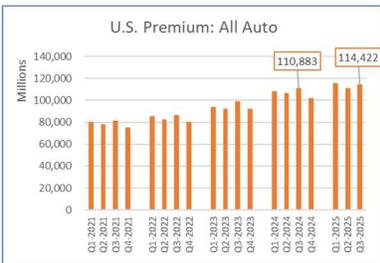


Figure 31

Q3-to-Q3	Rolling	Average
+3.2%	+6.0%	+8.5%
2024 Premium: \$427,220,009,000		

Table 31

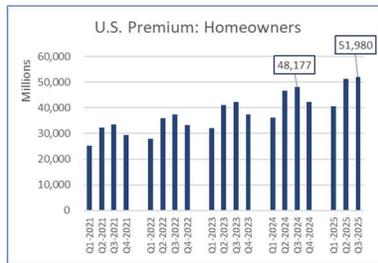


Figure 32

Q3-to-Q3	Rolling	Average
+7.9%	+10.3%	+11.2%
2024 Premium: \$173,252,594,000		

Table 32



Figure 33

Q3-to-Q3	Rolling	Average
+11.1%	+10.7%	+8.6%
2024 Premium: \$83,832,730,000		

Table 33

Line of Business Breakout—Agent-Focused Lines

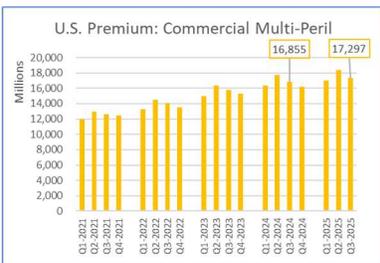


Figure 34

Q3-to-Q3	Rolling	Average
+2.6%	+4.0%	+8.0%
2024 Premium: \$67,123,350,000		

Table 34

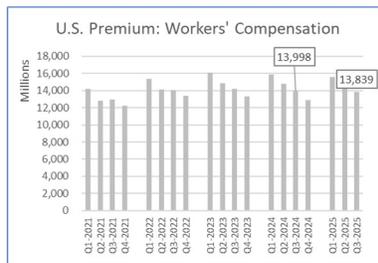


Figure 35

Q3-to-Q3	Rolling	Average
(1.1%)	(2.3%)	+1.6%
2024 Premium: \$57,574,387,000		

Table 35

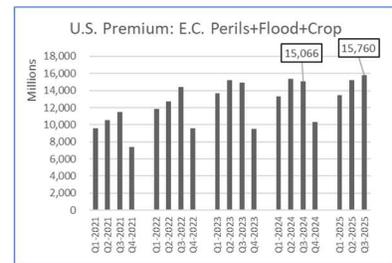


Figure 36

Q3-to-Q3	Rolling	Average
+4.6%	+2.8%	+7.9%
2024 Premium: \$54,058,229,000		

Table 36

Line of Business Breakout—Agent-Focused Lines

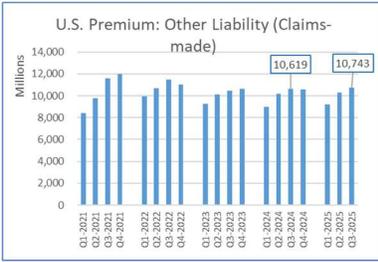


Figure 37

Q3-to-Q3	Rolling	Average
+1.2%	+1.0%	(1.9%)
2024 Premium: \$40,384,162,000		

Table 37



Figure 38

Q3-to-Q3	Rolling	Average
+2.4%	+2.6%	+4.2%
2024 Premium: \$34,670,603,000		

Table 38

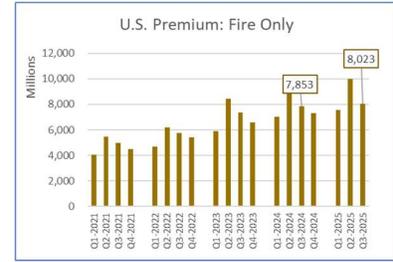


Figure 39

Q3-to-Q3	Rolling	Average
+2.2%	+5.9%	+12.1%
2024 Premium: \$31,739,199,000		

Table 39

Line of Business Breakout—Agent-Focused Lines

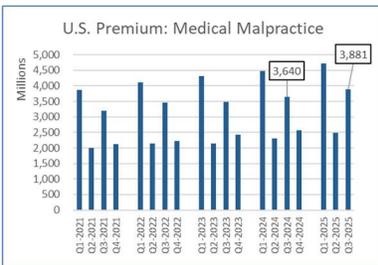


Figure 40

Q3-to-Q3	Rolling	Average
+6.6%	+6.4%	+4.8%
2024 Premium: \$12,994,611,000		

Table 40

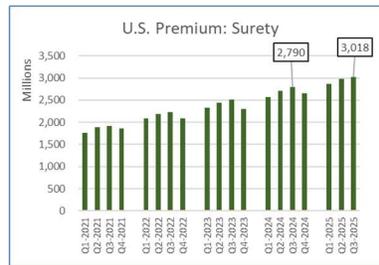


Figure 41

Q3-to-Q3	Rolling	Average
+8.2%	+11.0%	+11.4%
2024 Premium: \$10,741,631,000		

Table 41

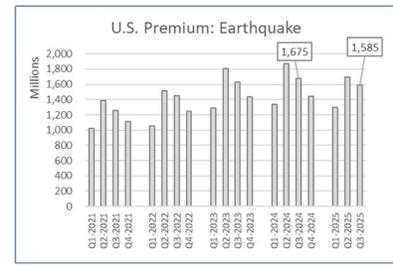


Figure 42

Q3-to-Q3	Rolling	Average
(5.4%)	(4.8%)	+5.8%
2024 Premium: \$6,330,768,000		

Table 42

Line of Business Breakout—Agent-Focused Lines

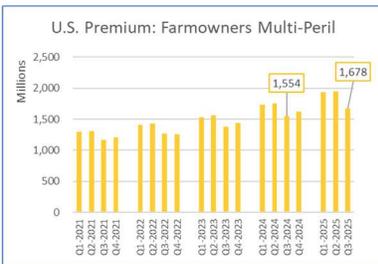


Figure 43

Q3-to-Q3	Rolling	Average
+7.9%	+10.7%	+9.2%
2024 Premium: \$6,662,668,000		

Table 43

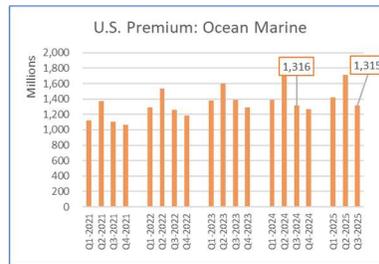


Figure 44

Q3-to-Q3	Rolling	Average
(0.1%)	(0.9%)	+4.4%
2024 Premium: \$5,741,861,000		

Table 44



Figure 45

Q3-to-Q3	Rolling	Average
+2.7%	+4.2%	+4.8%
2024 Premium: \$5,567,092,000		

Table 45

Line of Business Breakout—Agent-Focused Lines

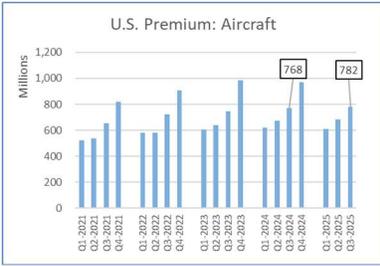


Figure 46

Q3-to-Q3	Rolling	Average
+1.8%	(0.1%)	+4.5%
2024 Premium: \$3,032,021,000		

Table 46

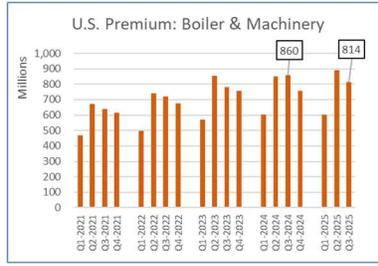


Figure 47

Q3-to-Q3	Rolling	Average
(5.3%)	(0.1%)	+6.1%
2024 Premium: \$3,070,033,000		

Table 47



Figure 48

Q3-to-Q3	Rolling	Average
+5.2%	(0.2%)	+0.4%
2024 Premium: \$1,472,321,000		

Table 48

Line of Business Breakout—Agent-Focused Lines

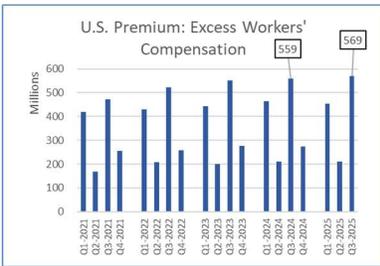


Figure 49

Q3-to-Q3	Rolling	Average
+1.8%	+0.0%	+4.7%
2024 Premium: \$1,505,461,000		

Table 49

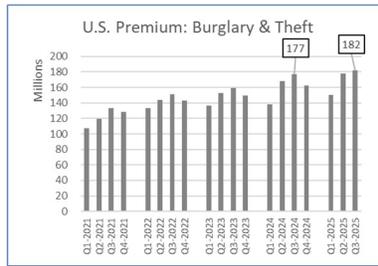


Figure 50

Q3-to-Q3	Rolling	Average
+2.7%	+6.3%	+7.9%
2024 Premium: \$644,904,000		

Table 50



Figure 51

Q3-to-Q3	Rolling	Average
(32.2%)	(22.8%)	(17.4%)
2024 Premium: \$35,706,000		

Table 51

Line of Business Breakout—Non-Agent Lines Combined

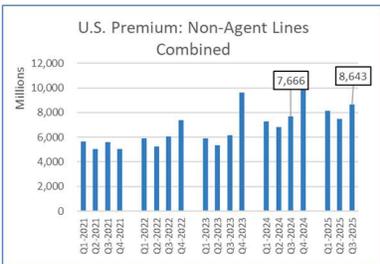


Figure 52

Q3-to-Q3	Rolling	Average
+12.7%	+13.7%	+10.9%
2024 Premium: \$33,127,171,000		

Table 52

Source: © A.M. Best Company — used by permission.

## North Carolina—Line of Business Premium Change Estimates

Table 53 below, *North Carolina Line of Business Premium Change Estimates*, shows estimates for the premium changes that a typical North Carolina insured would have experienced in 2025-Q3. These estimates are provided because Line of Business premium data is not available quarterly on a state-specific basis. The goal is to provide the most currently available, point-in-time data for Independent Agents to use when discussing premiums with their insureds, or when looking at an agency's book of business for near-term budgeting or strategic planning.

These premium change estimates are accomplished by using the North Carolina 2024 annual state-specific Line of Business percentage premium change, averaging it with the United States 2025-Q3 Line of Business percentage premium change, and then modifying that result by the ratio of North Carolina quarterly premium change to the United States quarterly percentage premium change in 2025-Q3 ("Modification Factor"). The calculation for these estimates is made using the formula at the head of the last column below.

Note: The same Lines of Business are presented in Table 53 below as in the previous section, but the Line of Business names are listed in alphabetical order (that is, not in rank-order from most premium to least premium as in the previous section).

North Carolina Line of Business Premium Change Estimates				
Columns (A), (B) and (C) =>	(A)	(B)	(C)	Average [(A) & (B)] X (C)
Line of Business	North Carolina Line of Business Change for Last Full Year (2024)	United States Line of Business Change for 2025-Q3	2025-Q3 Modification Factor (*)	Estimates: North Carolina Line of Business Change for 2025-Q3
Aircraft	+8.0%	+1.8%	+150%	+7.3%
All Auto (**)	+12.0%	+3.2%	+150%	+11.4%
Boiler & Machinery	+2.9%	(5.3%)	+150%	(0.8%)
Burglary & Theft	+6.7%	+2.7%	+150%	+7.1%
Commercial Multi-Peril	+8.5%	+2.6%	+150%	+8.3%
E.C. Perils+Flood+Crop (***)	+3.2%	+4.6%	+150%	+5.8%
Earthquake	+24.8%	(5.4%)	+150%	+14.6%
Excess Workers' Compensation	(0.9%)	+1.8%	+150%	+0.7%
Farmowners Multi-Peril	+6.4%	+7.9%	+150%	+10.7%
Fidelity	(2.3%)	+5.2%	+150%	+2.2%
Fire Only	+7.9%	+2.2%	+150%	+7.6%
Homeowners	+12.5%	+7.9%	+150%	+15.3%
Inland Marine	(2.8%)	+2.4%	+150%	(0.2%)
Medical Malpractice	+9.5%	+6.6%	+150%	+12.1%
Ocean Marine	(1.8%)	(0.1%)	+150%	(0.6%)
Other Liability (Claims-made)	+8.6%	+1.2%	+150%	+7.4%
Other Liability (Occurrence)	+10.9%	+11.1%	+150%	+16.5%
Products Liability	+6.8%	+2.7%	+150%	+7.1%
Surety	+12.8%	+8.2%	+150%	+15.7%
Workers' Compensation	+1.3%	(1.1%)	+150%	+0.1%

Table 53 (Note: There is no Figure 53)

Notes: (\*) This is the quotient of Q3-to-Q3 premium change for North Carolina to United States. If the ratio is over 150%, Column C is capped at 150%. (\*\*) The North Carolina All Auto's premium change rate is an average of All Commercial Auto premiums (approximate weight 20%) and the All Private Passenger Auto premiums (approximate weight 80%). (\*\*\*) The E.C. Perils+Flood+Crop uses the same approach of a weighted average of premium change for Allied lines, Federal Flood, Multi-Peril Crop, Private Flood and Private Crop using 2024 full year premiums.

Source: © A.M. Best Company — used by permission.

## Quarterly Loss Picture: North Carolina vs. United States

The state-specific quarterly loss data available from P&C insurers is not as robust as the data available annually. Missing from quarterly data is state-specific Line of Business loss data, as insurers only report loss data on a state-wide basis, and don't report quarterly on each specific Line of Business, as they do annually. The same applies to insurer reporting of earned premiums. Earned premiums are not reported by insurers for each specific Line of Business in each state. A Modified Quarterly Loss Ratio can still be calculated however, and that formula used is shown below. Do take notice this is not a traditional loss ratio, as written premiums are used and not earned premiums

$$\text{Modified Quarterly Loss Ratio} = \frac{\text{Quarterly Paid Losses} + \text{Current Loss Reserves} - \text{Prior Loss Reserves}}{\text{Quarterly Written Premiums}}$$

Modified Quarterly Loss ratios may not compare exactly to those determined with earned premiums, and they can be more volatile. That said, the timely nature of Modified Quarterly Loss Ratio data can be of interest, because large-scale loss events can have an impact on individual quarters. As state-specific losses tend to be seasonal, it is best to compare the current quarter's Modified Loss Ratio to the same quarter in prior years.

Figure 54 and Figure 55 below show the Modified Quarterly Loss Ratio for all premiums in North Carolina, and the United States, allowing for comparison in 2025-Q3, either on average, or for patterns in all quarters. They show the measure of loss experience for all insurers in 2025-Q3, compared to the average loss experience for all quarters. The Modified Quarterly Loss ratio for the same quarter the previous year is pointed out as the left-hand red percentage. In general, when the blue line is above the red line that is a favorable quarterly result. And when the red line is above the blue line that is unfavorable.

### Modified Quarterly Loss Ratios All Insurers: North Carolina vs. United States

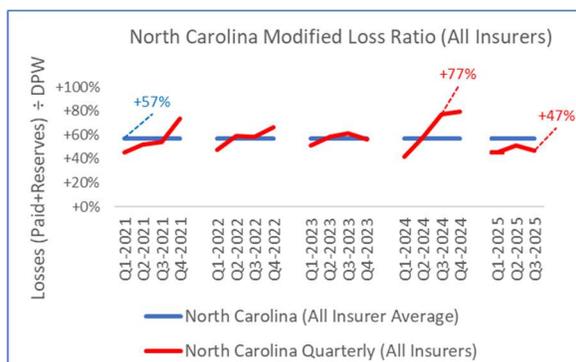


Figure 54

(Note: There are no Tables 54-55)

Source: © A.M. Best Company — used by permission.

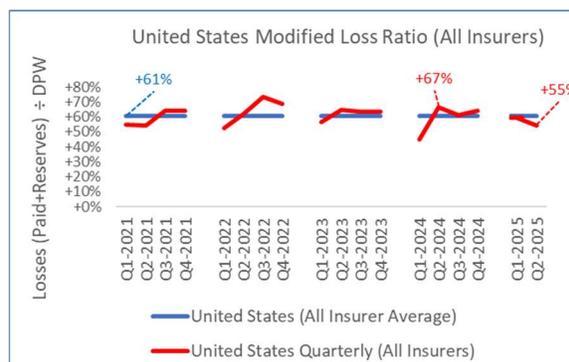


Figure 55

While you can't calculate state-specific Line of Business Modified Quarterly Loss Ratios, you can calculate these loss ratios by Distribution Style and by regulatory regime. In this way, insurer's quarterly trends can be monitored for both groups of insurers, and on a state-specific basis. For groups of insurers, the Distribution Style shown in the next section are **Independent Agents**, **Exclusive-Captive**, and **Direct**. And after that, shown are the regulatory regimes of **Admitted**, **Surplus Lines**, and **Risk Retention Group (RRGs)**.

Quarterly Loss Ratios by Distribution: North Carolina vs. United States

Figures 56-61 below show North Carolina loss data for insurers grouped as using **Independent Agents**, **Exclusive-Captive**, and **Direct** distribution. As a reminder, insurers combined as "Independent Agents" include insurers distributing insurance through **Pure IA or Broker, MGA and IA-Mixed**.

North Carolina Independent Agents

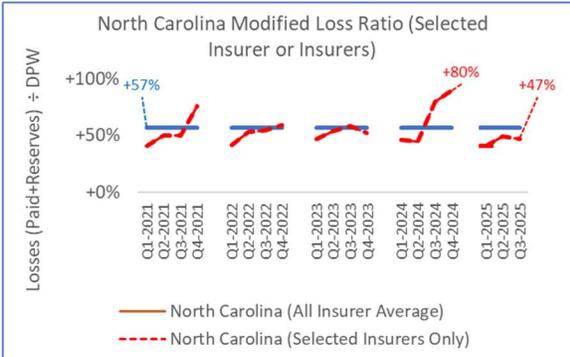


Figure 56

United States Independent Agents

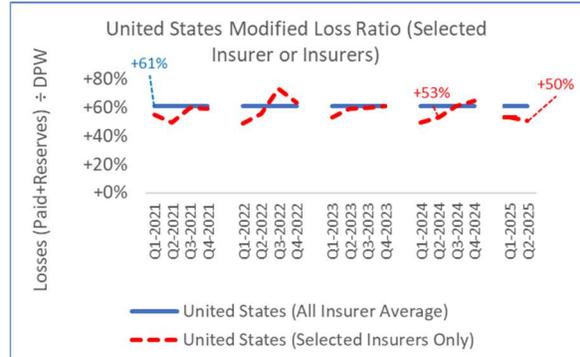


Figure 57

North Carolina Exclusive-Captive

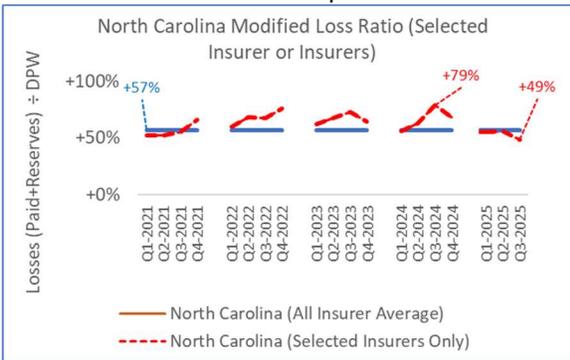


Figure 58

United States Exclusive-Captive

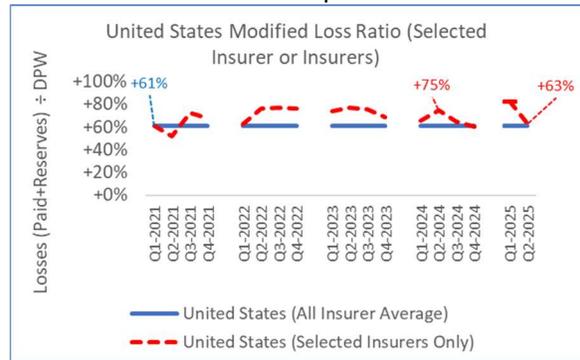


Figure 59

North Carolina Direct

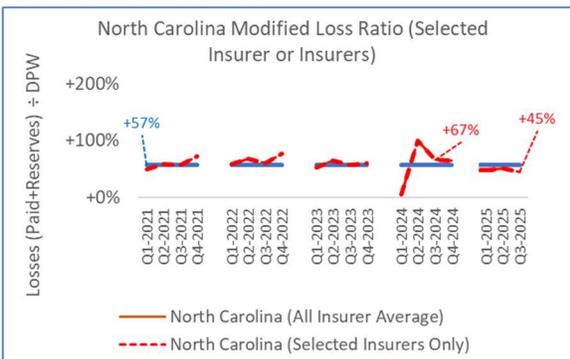


Figure 60

United States Direct

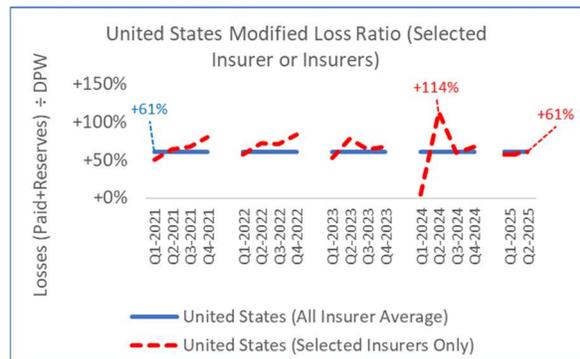


Figure 61

(Note: There are no Tables 56-61)

Source: © A.M. Best Company — used by permission.

Figures 62-67 provide Modified Quarterly Loss Ratio data for the insurer regulatory regimes of **Admitted, Surplus Lines and Risk Retention Groups (RRGs)**.

**North Carolina Admitted**

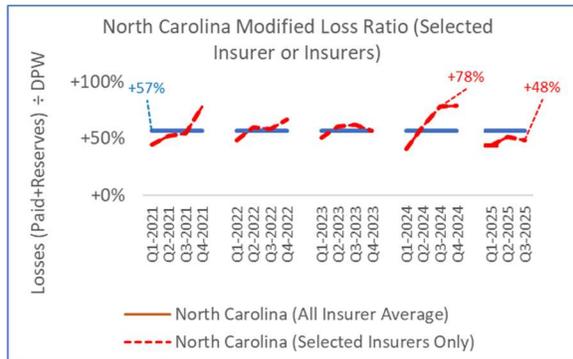


Figure 62

**United States Admitted**

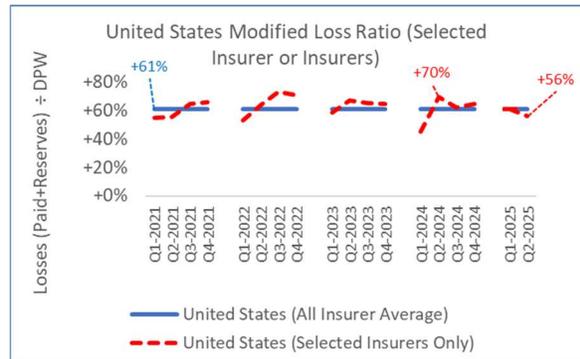


Figure 63

**North Carolina Surplus Lines**

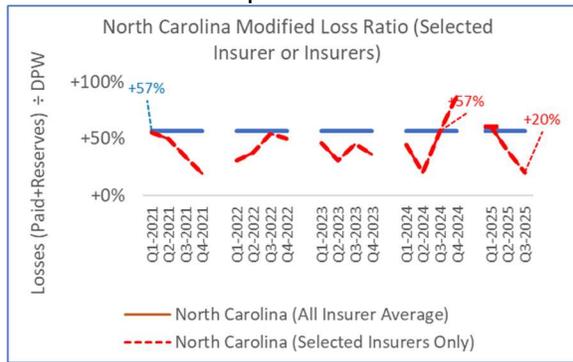


Figure 64

**United States Surplus Lines**

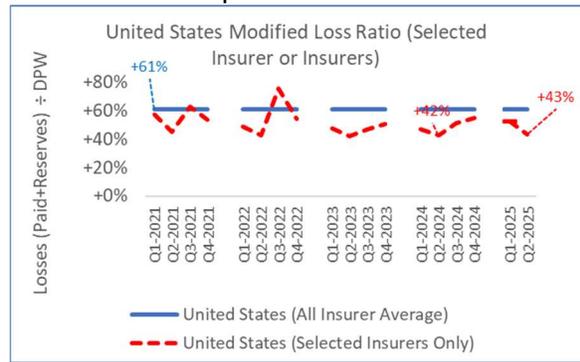


Figure 65

**North Carolina Risk Retention Groups (RRG)**

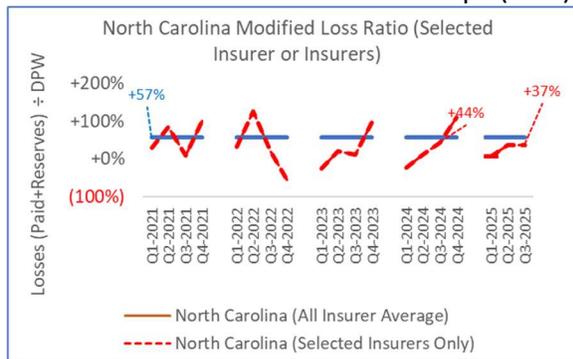


Figure 66

(Note: There are no Tables 62-67)

Source: © A.M. Best Company — used by permission.

**United States Risk Retention Groups (RRG)**

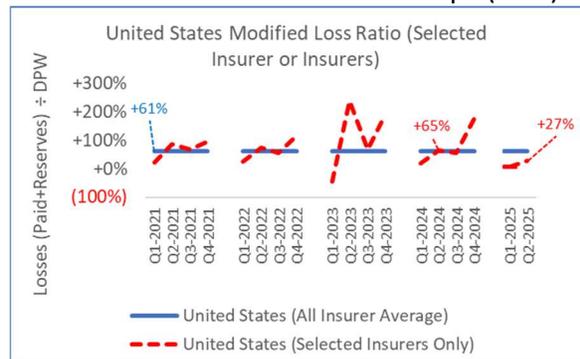


Figure 67

## Appendix #1—Measuring Premium Change

This 2025–Q3 North Carolina Quarterly P&C Marketplace Summary, as with the 2025 North Carolina Annual P&C Marketplace Summary, uses P&C industry data on the direct insurance business, before reinsurance. So, premiums used throughout this quarterly Summary are direct premiums, not net premiums or gross premiums. Also, as the quarterly Summary is focused on insurance marketplace trends, written premiums are used, not earned premiums.

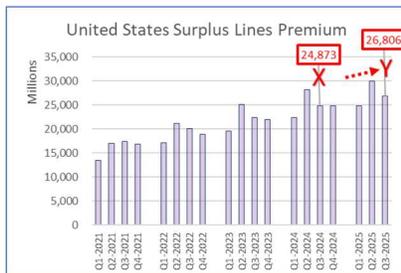
Premium change rates are tracked and measured in 3 ways in the 2025–Q3 North Carolina Quarterly P&C Marketplace Summary. The three measures of premium change are: Q3-to-Q3 (short-term), Rolling 12-Months (medium-term), and Average 4-Years (long-term). Three measures are provided because either a short-, medium-, or long-term percentage measure may be the most useful in understanding a state's P&C insurance marketplace.

- **Q3-to-Q3 (short-term):** premium change rates tend to be the most volatile but are the most current.
- **Rolling 12-Months (medium-term):** change rates are a bit more stable but still current.
- **Average 4-Years (long-term):** change rates are still current but the least volatile, and useful for assessing longer-term trends.

### Explanation of the Quarters/Years Covered in this Summary

The bar charts in Figures 68-70 below visually show the three measures of premium change rates for United States Surplus Lines Premiums, followed by the mathematical formula for computing those premium change rates. Note the quarters/years in each premium change formula. Figure 68 shows the quarters/years that the Q3-to-Q3 calculation includes. Figure 69 shows the quarters/years that the Rolling 12-Months calculation includes. And Figure 70 shows the quarters/years that the Average 4-Years calculation includes, for all data in this 2025–Q3 North Carolina Quarterly P&C Marketplace Summary.

Q3-to-Q3



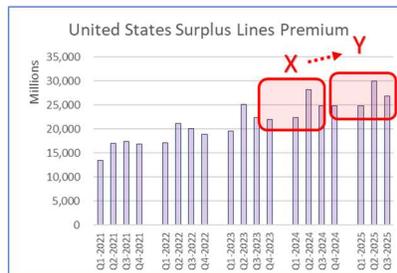
"Q-to-Q" Percentage Change Formula

$$= \frac{(Y - X)}{X}$$

$$= \frac{(26,806 - 24,873)}{24,873} = 7.8\%$$

Figure 68

(Note: There are no Tables 68-70)

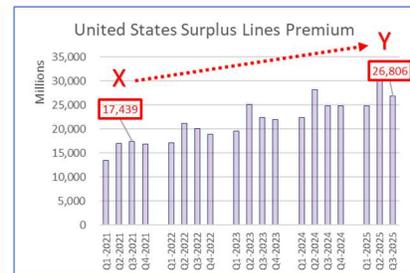


"Rolling" Percentage Change Formula

$$= \frac{(Y - X)}{X}$$

$$= \frac{(106,481M - 97,575M)}{97,575M} = 9.1\%$$

Figure 69



"Average" Percentage Change Formula

$$= \text{Slope of Line (Annualized)}$$

$$= \left[ \text{EXP} \left( \frac{\text{LN} \left( \frac{26,806M}{17,439M} \right)}{16} \right) - 1 \right] \times 4 = 10.9\%$$

Figure 70

## Appendix #2—Annual vs. Quarterly P&C Marketplace Summaries

There are several important differences in the *2025 North Carolina Annual P&C Marketplace Summary* vs. this *2025–Q3 North Carolina Quarterly P&C Marketplace Summary*. These are differences in how Lines of Business are reported, differences in some premium totals, and differences in the number of years covered. There is also one important similarity between the annual *Summary* and quarterly *Summary*, which is how insurers are categorized into Distribution Styles.

### Lines of Business Differences

The Lines of Business reported by insurers in annual statutory statements are more numerous and detailed than the Lines of Business reported by insurers in quarterly reports. For example, in the North Carolina annual *Summary* automobile data is segregated into both Commercial, and Private Passenger Auto because the data is available individually for those Lines of Business. In this quarterly *Summary* Commercial Auto and Private Passenger Auto are combined, as the data is not available for those two Lines of Business individually.

Below is a side-by-side comparison of the treatment of Lines of Business in the annual vs. the quarterly *Summaries*. In this comparison, the annual *Summary* Lines of Business are alphabetical in the left-hand column. The quarterly Lines of Business are not alphabetical and shown correspondingly on the right.

<b>Annual P&amp;C Marketplace Summary Lines of Business</b>	<b>Quarterly P&amp;C Marketplace Summary Treatment</b>
Accident & Health	In "Non-Agent Lines"
Aggregate Write-ins	In "Non-Agent Lines"
Aircraft (all perils)	Aircraft (all perils)
All Commercial Auto	All Auto
All Private Passenger Auto	All Auto
Allied Perils Only	In "E.C. Perils+Flood+Crop"
Boiler & Machinery	Boiler & Machinery
Burglary & Theft	Burglary & Theft
Commercial Multi-Peril	Commercial Multi-Peril
Credit	In "Non-Agent Lines"
Earthquake	Earthquake
Excess Workers' Comp	Excess Workers' Compensation
Farmowners Multi-Peril	Farmowners Multi-Peril
Federal Flood	In "E.C. Perils+Flood+Crop"
Fidelity	Fidelity
Financial Guaranty	In "Non-Agent Lines"
Fire Peril Only	Fire Only
Homeowners Multi-Peril	Homeowners
Inland Marine	Inland Marine
International	International
Medical Malpractice	Medical Malpractice
Mortgage Guaranty	In "Non-Agent Lines"
Multi-Peril Crop	In "E.C. Perils+Flood+Crop"
Ocean Marine	Ocean Marine
Other Liability (Claims-made)	Other Liability (Claims-made)
Other Liability (Occurrence)	Other Liability (Occurrence)
Private Crop	In "E.C. Perils+Flood+Crop"
Private Flood	In "E.C. Perils+Flood+Crop"
Products Liability	Products Liability
Surety	Surety
Warranty	In "Non-Agent Lines"
Workers' Compensation	Workers' Compensation

### Total Premium Differences

A detail-oriented reader may notice a difference in premium totals between what is reported in the annual vs. quarterly *Summaries*. The annual *Summary* data available provides totals for the continental United States (that is, 50 states and the District of Columbia). The quarterly *Summary* data available includes totals for the continental United States, but also includes U.S. territories, Canada, and alien jurisdictions, which add about 1.5% to the continental United States total premiums. This makes the sum of all 4 quarters of premiums, for any calendar year, higher than the total premium shown in an annual *Summary* for that same calendar year.

For clarity, below are the total premiums using the 2024 annual data vs. the 2024 data combined for all 4 quarters. 2024 data is used because all 4 quarters for 2025 are not yet available. Also shown is the difference (4 quarters total minus the annual total).

All Lines of Business	2024 Annual Summary Total	2024 Quarterly Summaries (4 Quarters Combined)	Difference (*)
United States	\$1,044,766,804,000	1,060,601,676,000	(1.5%)

Note: (\*) Difference in premiums is Alien jurisdictions (40%), Canada (33%), Puerto Rico (20%) and Guam, U.S. Virgin Islands and Northern Mariana Islands (7%). Source: © A.M. Best Company — used by permission.

### Time Period Differences (4 vs. 5 years)

In the *2025 North Carolina Annual P&C Marketplace Summary* the most recent 5 years of data are used. The *2025–Q3 North Carolina Quarterly P&C Marketplace Summary* uses the most recent 4 years of data, and any additional quarters in the current year.

### Distribution Style Classification Similarity

The same approach to classifications of insurers by Distribution Style used in the *2025 North Carolina Annual P&C Marketplace Summary* is also used in this *2025–Q3 North Carolina Quarterly P&C Marketplace Summary*. There is no difference in classification between the two.

**There are 6 classifications of insurers into Distribution Styles, as listed below:**

1. **Pure IA or Broker** (pure independent agent or broker using insurers)
2. **MGA** (managing general agent or wholesale insurers)
3. **IA-Mixed** (insurers using independent agents and other distribution within one insurer)
4. **Direct** (insurers using direct mail, internet or similar distribution)
5. **Exclusive-Captive** (insurers using exclusive, captive, or career agents)
6. **Other** (other types of distribution, no information, and inactive insurers)

When insurers using Independent Agent distribution is looked at generally, in both the annual and quarterly *Summaries*, references to "Independent Agent," "Independent Agent distribution," or "insurers using Independent Agent distribution" include the component parts of **Pure IA or Broker**, **MGA** and **IA-Mixed**.

The annual *Summary* contains more information on this classification of insurers, based on reported marketing types. Interested readers should refer to the *2025 North Carolina Annual P&C Marketplace Summary* and its [Appendix #1: Distribution Style Classifications](#).

## Appendix #3—North Carolina All Active Insurers List

This *Appendix #3* allows you to quickly see basic information on any insurers that might be encountered in daily Independent Agent insurance agency operations. *Appendix #3: North Carolina All Active Insurers List*, presents a list of policy-issuing insurers with any direct written premium greater than \$0 in 2025-Q3. Insurers are listed in alphabetical order.

Included for each insurer on the *List* is:

- **Insurer Group:** the insurer’s group (if any)
- **Rolling 12-Months DPW:** the insurer’s Rolling 12-Months direct written premium in \$000
- **Listed Marketing Type:** the insurers’ listed marketing type per A.M. Best
- **Largest Line of Business:** the insurer’s largest Line of Business based on the most recent complete year’s total of all premiums (all states). If “Non-Agent Line” is shown, the Line of Business is one not tracked separately in this *Summary* such as Mortgage or Financial Guaranty.
- **Q3-to-Q3:** the insurers Q3-to-Q3 (short-term) premium change rate
- **Rolling 12-Month:** the insurers Rolling 12-Month (medium-term) premium change rate
- **Average 4-Years:** the insurers Average 4-Years (long-term) premium change rate

The attributes presented in this North Carolina All Active Insurers List, and shown above, are not the same as those insurer attributes presented in the *2025 North Carolina Annual P&C Marketplace Summary*, and found in that *Summary’s Appendix #4: North Carolina All Active Insurers List*.

Note: Due to space considerations the three measures of premium changes are shortened in the *All Active Insurers List* to Q3-to-Q3 Change, Rolling Change, and Average Change in the List’s heading.

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
1842 Insurance Company	Harford Mutual Insurance Group	\$5,420	Inactive	Commercial Multiple Peril (Total)	-15.2%	+106.4 %	
1st Atlantic Surety Company	...	\$1,063	Independent Agency	Surety	+20.1%	-8.2%	-13.9%
1st Choice Advantage Insurance Co, Inc.	ECM Group	\$3,771	Independent Agency	Commercial Multiple Peril (Total)	+3.5%	+8.0%	+5.1%
Academic Medical Prof Ins Exchange RRG	...	\$10	Not Available	Medical Professional Liability (Total)	-14.3%	-8.3%	+4.6%
Acadia Insurance Company	W. R. Berkley Insurance Group	\$6,511	Independent Agency	All Commercial Auto	+10.1%	+4.3%	+3.6%
Accelerant National Insurance Company	Accelerant US Holdings Group	\$5,982	Managing General Agent	Commercial Multiple Peril (Total)	G.T. +200%	+99.2%	
Accelerant Specialty Insurance Company	Accelerant US Holdings Group	\$12,310	Managing General Agent	Other Liab (Occurrence)	-66.3%	+78.0%	-16.5%
Acceptance Indemnity Insurance Company	IAT Insurance Group	\$971	General Agent	Other Liab (Occurrence)	-40.0%	-14.5%	-34.5%
Accident Fund General Insurance Co	AF Group	\$26,448	Independent Agency	Workers' Compensation	-26.0%	-7.8%	-6.6%
Accident Fund Ins Co of America	AF Group	\$41,996	Independent Agency	Workers' Compensation	-1.8%	-12.1%	-4.5%
Accident Fund National Insurance Co	AF Group	\$10,941	Independent Agency	Workers' Compensation	-3.2%	-6.2%	+1.9%
Accredited Specialty Insurance Company	Accredited America Insurance Group	\$8,036	Managing General Agent	All Commercial Auto	+5.6%	+5.4%	
Accredited Surety and Casualty Co, Inc.	Accredited America Insurance Group	\$5,127	Managing General Agent	Commercial Multiple Peril (Total)	L.T. - 100%	+27.4%	
ACE American Insurance Company	Chubb INA Group	\$136,998	Independent Agency	Other Liab (Occurrence)	-6.9%	+1.1%	-0.8%
ACE Fire Underwriters Insurance Company	Chubb INA Group	\$1,147	Independent Agency	Workers' Compensation	-40.5%	+14.8%	-10.3%
ACE Property and Casualty Insurance Co	Chubb INA Group	\$115,767	Independent Agency	Mult Peril Crop	+48.3%	-12.9%	+15.5%
ACIG Insurance Company	American Contractors Insurance Group	\$904	Independent Agency	Workers' Compensation	L.T. - 100%	+58.0%	
ACSTAR Insurance Company	...	\$7	Broker, Independent Agency	Surety		-73.1%	
Admiral Indemnity Company	W. R. Berkley Insurance Group	\$178	Broker	Commercial Multiple Peril (Total)			
Admiral Insurance Company	W. R. Berkley Insurance Group	\$18,007	Broker	Other Liab (Occurrence)	+3.6%	+27.4%	+12.4%
Adriatic Insurance Company	...	\$52	Independent Agency	All Commercial Auto	-81.0%	-50.0%	-65.4%
Affiliated FM Insurance Company	FM Group	\$28,059	Broker, Direct Response	Allied Lines	+64.5%	-11.5%	+11.1%
Affiliates Insurance Reciprocal, A RRG	...	\$77	Not Available	Medical Professional Liability (Total)		+8.5%	
AGCS Marine Insurance Company	Allianz US PC Insurance Companies	\$9,025	Independent Agency	Inland Marine	-7.0%	+17.1%	-0.0%
Agent Alliance Insurance Company	Allstate Insurance Group	\$393	Independent Agency	Commercial Multiple Peril (Total)	-18.3%	-26.1%	-19.5%
Agri General Insurance Company	Chubb INA Group	\$482	Independent Agency	Mult Peril Crop	-45.7%	-67.1%	-24.2%
AIG Property Casualty Company	American International Group	\$13,816	Broker	Homeowners Mult Peril	+8.3%	+9.5%	+4.5%
AIG Specialty Insurance Company	American International Group	\$47,941	Broker	Other Liab (Claims-made)	-7.8%	+33.3%	-6.5%
AIU Insurance Company	American International Group	\$165	Broker	Workers' Compensation	-70.9%	+23.7%	+6.9%
AIX Specialty Insurance Company	Hanover Ins Group Prop & Cas Cos	\$1,813	Independent Agency, Managing General Agent	Other Liab (Occurrence)	+5.4%	-8.7%	+10.3%
Alamance Farmers' Mutual Insurance Co	...	\$7,679	Not Available	Homeowners Mult Peril	+7.5%	+12.2%	+16.4%
All America Insurance Company	Central Insurance Companies	\$3,956	Independent Agency	Commercial Multiple Peril (Total)	+13.6%	-8.5%	-5.7%
Allegheny Casualty Company	IAT Insurance Group	\$1,390	Independent Agency	Surety	+11.1%	-7.8%	-21.8%
Alliance of Nonprofits for Ins RRG, Inc.	Nonprofits Insurance Alliance Group	\$4,367	General Agent	Other Liab (Occurrence)		+165.8 %	+2.8%
Allianz Global Risks US Insurance Co	Allianz US PC Insurance Companies	\$36,555	Independent Agency	Fire	-34.3%	+7.3%	+2.2%
Allianz Underwriters Insurance Company	Allianz US PC Insurance Companies	\$589	Broker	Other Liab (Claims-made)	-95.9%	-54.8%	-34.4%
Allied Eastern Indemnity Company	ProAssurance Group	\$15,535	Independent Agency	Workers' Compensation	+66.1%	+3.3%	+18.1%
Allied Insurance Company of America	Nationwide Property & Casualty Group	\$11	Direct Response	Commercial Multiple Peril (Total)	-25.0%	-94.7%	L.T. - 100%
Allied Professionals Ins Co, A RRG, Inc.	...	\$285	Not Available	Medical Professional Liability (Total)	+4.2%	+2.9%	+3.8%
ALLIED Property and Casualty Ins Co	Nationwide Property & Casualty Group	\$884	Independent Agency	Homeowners Mult Peril	L.T. - 100%	-85.2%	
Allied Trust Insurance Company	...	\$5,404	Managing General Agent	Homeowners Mult Peril	+166.3 %	+37.9%	
Allied World Assurance Co (U.S.) Inc.	Fairfax Financial (USA) Group	\$15,808	Broker	Other Liab (Occurrence)	+15.8%	+0.5%	+27.3%
Allied World Insurance Company	Fairfax Financial (USA) Group	\$3,824	Managing General Agent	Other Liab (Claims-made)	+12.5%	-34.1%	-19.8%
Allied World National Assurance Company	Fairfax Financial (USA) Group	\$5,344	Broker	Other Liab (Occurrence)	-57.2%	+31.5%	-15.6%
Allied World Specialty Insurance Company	Fairfax Financial (USA) Group	\$5,842	Broker	Other Liab (Claims-made)	-2.5%	-13.7%	-5.6%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Allied World Surplus Lines Insurance Co	Fairfax Financial (USA) Group	\$8,743	Broker	Other Liab (Claims-made)	+1.6%	-6.4%	+4.2%
Allmerica Financial Alliance Ins Co	Hanover Ins Group Prop & Cas Cos	\$3,071	Independent Agency	All Private Passenger Auto	+37.1%	+22.0%	+11.8%
Allmerica Financial Benefit Insurance Co	Hanover Ins Group Prop & Cas Cos	\$26,902	Independent Agency, Worksite Marketing	All Commercial Auto	+28.5%	+25.7%	+23.2%
Allstate Indemnity Company	Allstate Insurance Group	\$168,779	Exclusive/Captive Agent	All Private Passenger Auto	+2.2%	+0.7%	-3.9%
Allstate Insurance Company	Allstate Insurance Group	\$98,249	Exclusive/Captive Agent	All Private Passenger Auto	+0.7%	-8.5%	-3.4%
Allstate Property and Casualty Ins Co	Allstate Insurance Group	\$524,337	Exclusive/Captive Agent	All Private Passenger Auto	-2.7%	+2.9%	+8.7%
Allstate Vehicle and Property Ins Co	Allstate Insurance Group	\$246,126	Independent Agency	Homeowners Mult Peril	+10.2%	+37.0%	+37.1%
Alpine Transportation Ins RRG, Inc.	...	\$164	Direct Response	All Commercial Auto			
ALPS Property & Casualty Insurance Co	...	\$95	Direct Response	Other Liab (Claims-made)	G.T. +200%	+41.7%	+49.6%
Ambac Assurance Corporation	Ambac Financial Group	\$230	Direct Response	N/A	L.T. -100%	-3.8%	
AMCO Insurance Company	Nationwide Property & Casualty Group	\$4,000	Independent Agency	Commercial Multiple Peril (Total)	-38.0%	-50.4%	-23.8%
Amer Family Connect Prop and Cas Ins Co	American Family Insurance Group	\$13,024	Direct Response	All Private Passenger Auto	-21.4%	-17.8%	+1.6%
American Agri-Business Insurance Company	Sompo Holdings US Group	\$22,144	Other Agency	Mult Peril Crop	-73.3%	+67.9%	-41.9%
American Agricultural Insurance Company	...	\$9,475	Direct Response	Mult Peril Crop	-0.8%	-4.8%	+5.0%
American Alternative Insurance Corp	Munich-American Holding Corp Companies	\$11,506	Independent Agency, Broker	Commercial Multiple Peril (Total)	+144.4%	+25.8%	+42.5%
American Assoc of Orthodontists Ins RRG	...	\$121	Independent Agency	Medical Professional Liability (Total)	-67.9%	+34.2%	-27.0%
American Automobile Insurance Company	Allianz US PC Insurance Companies	\$8,694	Independent Agency	All Commercial Auto	+6.5%	-20.0%	+11.8%
American Bankers Insurance Co of Florida	Assurant P&C Group	\$100,254	Independent Agency	Homeowners Mult Peril	+0.5%	+6.7%	+6.7%
American Builders Ins Co RRG, Inc.	...	\$618	Direct Response	Other Liab (Occurrence)	-35.5%	+12.6%	+5.3%
American Builders Insurance Company	Builders Insurance Group	\$2,368	Independent Agency	Workers' Compensation	+40.2%	G.T. +200%	+30.1%
American Casualty Company of Reading, PA	CNA Insurance Companies	\$22,973	Independent Agency	Medical Professional Liability (Total)	-15.9%	+18.8%	+5.1%
American Commerce Insurance Company	MAPFRE North America Group	\$951	Independent Agency	All Private Passenger Auto	+2.5%	-6.1%	+4.7%
American Compensation Insurance Company	Liberty Mutual Insurance Companies	\$94	Independent Agency, Broker	Workers' Compensation	L.T. -100%	-89.2%	-69.1%
American Contractors Insurance Co RRG	American Contractors Insurance Group	\$5,088	Independent Agency	Other Liab (Occurrence)	L.T. -100%	+8.5%	
American Excess Insurance Exch RRG	...	\$617	Direct Response	Medical Professional Liability (Total)			
American Family Home Insurance Company	Munich-American Holding Corp Companies	\$2,178	Independent Agency	All Private Passenger Auto	+38.7%	+8.4%	-37.3%
American Fire and Casualty Company	Liberty Mutual Insurance Companies	\$1,929	Independent Agency	Commercial Multiple Peril (Total)	-25.2%	-2.0%	-7.2%
American Guarantee and Liability Ins Co	Zurich Insurance US PC Group	\$35,570	Independent Agency	Other Liab (Occurrence)	+44.1%	+9.5%	+17.7%
American Home Assurance Company	American International Group	\$5,504	Broker	Fire	G.T. +200%	-52.8%	+51.2%
American Inter-Fidelity Exchange	...	\$1,052	Direct Response	All Commercial Auto	+1.9%	+1.9%	+27.8%
American Interstate Ins Co of Texas	AMERISAFE Insurance Group	\$2,333	Direct Response, Independent Agency	Workers' Compensation	+32.1%	+9.1%	+84.5%
American Interstate Insurance Company	AMERISAFE Insurance Group	\$10,560	Direct Response, Independent Agency	Workers' Compensation	-9.4%	+4.9%	-6.8%
American Liberty Insurance Company	Benchmark Insurance Group	\$59	Direct Response	Workers' Compensation	-44.4%	-6.0%	
American Mercury Insurance Company	Mercury Casualty Group	\$37	Independent Agency	All Private Passenger Auto	-35.7%	-60.4%	-34.4%
American Millennium Insurance Company	...	\$19	Independent Agency	All Commercial Auto		-53.7%	
American Modern Home Insurance Company	Munich-American Holding Corp Companies	\$12,755	Independent Agency	Non-Agent Line	+15.4%	+16.2%	-7.0%
American Modern Property & Casualty Ins	Munich-American Holding Corp Companies	\$80,317	Worksite Marketing	Homeowners Mult Peril	-3.1%	+3.5%	+115.1%
American National Lloyds Insurance Co	BAMR US PC Group	\$2,808	Exclusive/Captive Agent	Commercial Multiple Peril (Total)	+44.9%	+16.7%	+36.9%
American National Property & Casualty Co	BAMR US PC Group	\$13,439	Exclusive/Captive Agent	All Private Passenger Auto	-13.8%	-1.5%	-2.6%
American Pet Insurance Company	Trupanion Insurance Group	\$30,673	Managing General Agent	Non-Agent Line	+16.1%	+10.7%	+21.1%
American Property Insurance Company	...	\$1,062	Not Available	Inland Marine		+69.9%	
American Reliable Insurance Company	ECM Group	\$4,049	General Agent, Independent Agency	Commercial Multiple Peril (Total)	+19.4%	-69.5%	
American Road Insurance Company	...	\$1,901	Direct Response	Non-Agent Line	+19.5%	+50.4%	+29.3%
American Safety Insurance Company	American Southern Group	\$1,293	Independent Agency	All Commercial Auto	+0.7%	+16.4%	-6.3%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
American Security Insurance Company	Assurant P&C Group	\$3,461	Direct Response	Allied Lines	-23.5%	-46.3%	-20.4%
American Select Insurance Company	Westfield Group	\$5,235	Independent Agency	All Private Passenger Auto	-11.3%	+7.8%	+15.0%
American Southern Home Insurance Company	Munich-American Holding Corp Companies	\$2,766	Independent Agency	Commercial Multiple Peril (Total)	+38.8%	+56.3%	+26.6%
American Southern Insurance Company	American Southern Group	\$279	Independent Agency	All Commercial Auto	-36.8%	-11.5%	-0.5%
American States Insurance Company	Liberty Mutual Insurance Companies	\$78,294	Independent Agency	All Private Passenger Auto	+9.1%	+14.3%	+21.3%
American States Preferred Insurance Co	Liberty Mutual Insurance Companies	\$560	Independent Agency	All Private Passenger Auto	+0.7%	-22.4%	-9.2%
American Strategic Insurance Corp.	Progressive Insurance Group	\$51,456	Independent Agency	Homeowners Mult Peril	-13.6%	-17.2%	-6.8%
American Summit Insurance Company	ReAlign Insurance Group	\$27	Independent Agency	All Commercial Auto		+8.0%	
American Surety Company	Core Specialty Insurance Group	\$367	Independent Agency	Surety	G.T. +200%	+84.8%	+50.0%
American Trucking & Transp Ins Co, a RRG	...	\$200	Direct Response	All Commercial Auto	-100.0%	-57.9%	
American Zurich Insurance Company	Zurich Insurance US PC Group	\$38,687	Independent Agency	Workers' Compensation	-17.7%	+28.2%	+8.9%
Amerisure Insurance Company	Amerisure Companies	\$7,758	Independent Agency	Commercial Multiple Peril (Total)	+69.3%	-21.3%	+6.4%
Amerisure Mutual Insurance Company	Amerisure Companies	\$7,583	Independent Agency	Workers' Compensation	+26.0%	-23.3%	+4.8%
Amerisure Partners Insurance Company	Amerisure Companies	\$1,258	Independent Agency	Workers' Compensation	+73.0%	+30.0%	+36.5%
AMEX Assurance Company	...	\$3,072	Direct Response	Inland Marine	+12.4%	+15.3%	+8.5%
AmFed Advantage Insurance Company	Ascot Insurance U.S. Group	\$245	Independent Agency	Workers' Compensation	+200.0%	+60.8%	
AmFed Casualty Insurance Company	Ascot Insurance U.S. Group	\$8,626	Independent Agency	Workers' Compensation	+30.3%	+29.2%	+51.8%
AmFed National Insurance Company	Ascot Insurance U.S. Group	\$1,659	Independent Agency	Workers' Compensation	-66.7%	+53.9%	
AmGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$26,224	Independent Agency	All Commercial Auto	+16.4%	-31.8%	-10.2%
Amherst Specialty Insurance Company	...	\$7,387	Inactive	Inland Marine	L.T. -100%	G.T. +200%	
Amica Mutual Insurance Company	Amica Mutual Group	\$141,796	Direct Response	All Private Passenger Auto	-1.4%	+7.3%	+7.5%
AmTrust Insurance Company	AmTrust Group	\$2,008	Independent Agency	Workers' Compensation	+122.4%	+117.1%	+0.0%
Ansur America Insurance Company	Frankenmuth Insurance Group	\$200	Independent Agency	Commercial Multiple Peril (Total)	+0.0%	-84.3%	-64.2%
Applied Medico-Legal Solutions RRG, Inc.	...	\$849	Managing General Agent	Medical Professional Liability (Total)	G.T. +200%	-4.8%	+44.9%
ARAG Insurance Company	...	\$3,660	Other Direct	Non-Agent Line	+15.9%	+29.6%	+26.7%
Arch Indemnity Insurance Company	Arch Insurance Group	\$4,852	Broker	Workers' Compensation	+78.1%	+9.6%	+38.0%
Arch Insurance Company	Arch Insurance Group	\$92,142	Broker	Other Liab (Occurrence)	-10.2%	+6.2%	+6.2%
Arch Mortgage Guaranty Company	Arch Insurance Group	\$7	Direct Response	Non-Agent Line	+0.0%	-30.0%	-17.0%
Arch Mortgage Insurance Company	Arch Insurance Group	\$37,169	Direct Response	Non-Agent Line	-2.1%	+3.5%	+1.8%
Arch Property Casualty Insurance Company	Arch Insurance Group	\$99	Broker	All Commercial Auto	L.T. -100%	+21.6%	
Arch Specialty Insurance Company	Arch Insurance Group	\$27,879	Broker	Fire	-5.5%	-5.4%	+6.6%
ARCOA Risk Retention Group, Inc.	AMERCO Property and Casualty Ins Group	\$510	Other	All Commercial Auto	+6.3%	+8.4%	-17.2%
Ardellis Insurance Ltd. USB	...	\$127	Broker	Non-Agent Line	-73.4%	G.T. +200%	
Argonaut Insurance Company	BAMR US PC Group	\$6,186	Broker, Independent Agency	Other Liab (Claims-made)	-66.7%	-46.5%	-56.8%
Argonaut-Midwest Insurance Company	BAMR US PC Group	\$4,487	Broker, Independent Agency	All Commercial Auto	+5.1%	+9.9%	+6.2%
ARISE Boiler Inspection & Insurance RRG	...	\$50	Not Available	Boiler & Machinery	-7.7%	-3.8%	-7.1%
Armed Forces Insurance Exchange	...	\$3,431	Direct Response	Homeowners Mult Peril	+2.8%	+1.0%	-0.2%
Ascalon Risk Retention Group, Inc.	...	\$9	Not Available	All Commercial Auto		-30.8%	
Ascot Insurance Company	Ascot Insurance U.S. Group	\$21,492	Broker	Other Liab (Claims-made)	-3.4%	+100.1%	+46.2%
Ascot Specialty Insurance Company	Ascot Insurance U.S. Group	\$16,738	Broker	Other Liab (Occurrence)	+16.7%	+36.9%	+46.6%
Ascot Surety & Casualty Company	Ascot Insurance U.S. Group	\$2,175	Inactive	Surety	G.T. +200%	-1.3%	
Aspen American Insurance Company	Aspen US Insurance Group	\$6,542	Broker	Other Liab (Occurrence)	+1.3%	+9.5%	-15.3%
Aspen Specialty Insurance Company	Aspen US Insurance Group	\$18,131	Broker	Other Liab (Occurrence)	+44.8%	+31.2%	+36.0%
Associated Industries Insurance Company	AmTrust Group	\$9,493	Independent Agency	Other Liab (Occurrence)	+30.8%	-8.8%	+19.5%
Atain Insurance Company	Atain Insurance Companies	\$81	Direct Response, Managing General Agent	Ocean Marine	G.T. +200%	G.T. +200%	

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Atain Specialty Insurance Company	Atain Insurance Companies	\$3,153	Managing General Agent	Other Liab (Occurrence)	G.T. +200%	+64.5%	+48.6%
At-Bay Specialty Insurance Company	...	\$6,417	Managing General Agent	Other Liab (Claims-made)	-3.9%	+33.6%	
Ategrity Specialty Insurance Company	...	\$3,749	Broker	Other Liab (Occurrence)	+124.5%	+40.6%	+27.7%
Atlantic Casualty Insurance Company	Auto-Owners Insurance Group	\$16,346	General Agent	Other Liab (Occurrence)	+24.9%	+21.1%	+6.2%
Atlantic Specialty Insurance Company	Intact US Insurance Group	\$33,949	Independent Agency	Surety	+8.6%	+21.8%	+10.1%
Atlantic States Insurance Company	Donegal Insurance Group	\$6,377	Independent Agency	Commercial Multiple Peril (Total)	+14.9%	+10.6%	+44.1%
Atradius Trade Credit Insurance, Inc.	...	\$2,949	Independent Agency	Non-Agent Line	G.T. +200%	-41.6%	+2.2%
Attorneys' Liab Assr Society Ltd., A RRG	...	\$8,532	Not Available	Other Liab (Claims-made)		+1.3%	
Automobile Ins Co of Hartford, CT	Travelers Group	\$25,194	Independent Agency	All Private Passenger Auto	+9.1%	+1.1%	+1.1%
Auto-Owners Insurance Company	Auto-Owners Insurance Group	\$342,706	Independent Agency	Homeowners Mult Peril	+11.3%	+15.2%	+14.4%
Avemco Insurance Company	Tokio Marine US PC Group	\$1,646	Direct Response	Aircraft(all perils)	+0.2%	-4.0%	+0.4%
AXIS Insurance Company	AXIS US Operations	\$30,323	Broker	Other Liab (Claims-made)	+24.4%	+36.7%	+5.4%
AXIS Reinsurance Company	AXIS US Operations	\$458	Independent Agency	Other Liab (Claims-made)		+2.7%	
AXIS Surplus Insurance Company	AXIS US Operations	\$32,791	Broker, Managing General Agent	Other Liab (Occurrence)	+50.6%	+5.1%	+12.4%
AZGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$984	Broker	Homeowners Mult Peril	+192.8%	+87.5%	
Bankers Insurance Company	Bankers Financial Group	\$7,795	Independent Agency, General Agent	Commercial Multiple Peril (Total)	+5.6%	+3.4%	+2.6%
Bankers Standard Insurance Company	Chubb INA Group	\$63,276	Independent Agency	Homeowners Mult Peril	+17.1%	+17.6%	+15.9%
Bar Plan Mutual Insurance Company	Bar Plan Group	\$381	Direct Response, Broker	Other Liab (Claims-made)	+20.0%	+2.8%	+10.6%
BAR Vermont Risk Retention Group, Inc.	...	\$235	Direct Response	Other Liab (Claims-made)		-7.1%	
BCS Insurance Company	BCS Financial Group	\$24,518	Managing General Agent, Exclusive/Captive Agent	Inland Marine	+44.9%	+45.9%	+32.4%
Bearing Midwest Casualty Company	Waypoint Mutual Group	\$257	Independent Agency	Workers' Compensation	+111.3%		
Beazley America Insurance Company, Inc.	Beazley USA Insurance Group	\$1,647	Inactive	Other Liab (Claims-made)	-18.8%	+34.4%	+4.6%
Beazley Excess and Surplus Ins, Inc.	Beazley USA Insurance Group	\$25,182	Inactive	Allied Lines	G.T. +200%	G.T. +200%	
Beazley Insurance Company, Inc.	Beazley USA Insurance Group	\$15,344	Broker, Managing General Agent	Other Liab (Claims-made)	+97.8%	+0.8%	+10.6%
Benchmark Insurance Company	Benchmark Insurance Group	\$10,889	Managing General Agent, Direct Response	Workers' Compensation	-17.2%	-3.8%	-13.8%
Benchmark Specialty Insurance Company	Benchmark Insurance Group	\$915	Inactive	All Commercial Auto	-36.4%	G.T. +200%	
Berkley Assurance Company	W. R. Berkley Insurance Group	\$6,561	Broker	Other Liab (Claims-made)	+52.5%	+17.6%	+0.3%
Berkley Casualty Company	W. R. Berkley Insurance Group	\$10,098	Independent Agency	All Commercial Auto	+3.8%	+39.4%	+8.1%
Berkley Insurance Company	W. R. Berkley Insurance Group	\$14,216	Broker	Other Liab (Claims-made)	+40.2%	-3.5%	+8.4%
Berkley National Insurance Company	W. R. Berkley Insurance Group	\$17,428	Independent Agency	Other Liab (Occurrence)	+9.9%	+0.9%	+8.5%
Berkley Prestige Insurance Company	W. R. Berkley Insurance Group	\$210	Inactive	Homeowners Mult Peril	+121.4%	+103.8%	
Berkley Regional Insurance Company	W. R. Berkley Insurance Group	\$4,936	Independent Agency	All Commercial Auto	+9.6%	+17.3%	+3.5%
Berkley Specialty Insurance Company	W. R. Berkley Insurance Group	\$7,523	Independent Agency	Other Liab (Occurrence)	+8.4%	-12.7%	+9.1%
Berkshire Hathaway Direct Insurance Co	Berkshire Hathaway Insurance Group	\$19,701	Independent Agency, Direct Response	Commercial Multiple Peril (Total)	+3.2%	+14.6%	+20.1%
Berkshire Hathaway Homestate Ins Co	Berkshire Hathaway Insurance Group	\$17,506	Independent Agency	Workers' Compensation	+12.8%	+10.3%	+27.0%
Berkshire Hathaway Specialty Ins Co	Berkshire Hathaway Insurance Group	\$39,286	Not Available	Other Liab (Claims-made)	-12.2%	-5.5%	+2.1%
BITCO General Insurance Corporation	Old Republic Insurance Group	\$9,319	Independent Agency	All Commercial Auto	-10.0%	+5.3%	-3.4%
BITCO National Insurance Company	Old Republic Insurance Group	\$1,097	Independent Agency	Workers' Compensation	+6.9%	-24.2%	-15.2%
Bloomington Compensation Insurance Co	Liberty Mutual Insurance Companies	\$205	Independent Agency, Broker	Workers' Compensation	-41.5%	-59.8%	-7.1%
Bond Safeguard Insurance Company	Sompo Holdings US Group	\$7	Independent Agency	Surety	-100.0%	-80.6%	
Bondex Insurance Company	Builders Insurance Group	\$250	Exclusive/Captive Agent	Surety	G.T. +200%		
BrickStreet Mutual Insurance Company	Encova Mutual Insurance Group	\$5,867	Independent Agency	Workers' Compensation	+18.9%	-23.6%	-3.1%
Bricktown Specialty Insurance Company	Trisura US Insurance Group	\$1,004	Managing General Agent	All Commercial Auto	G.T. +200%	L.T. -100%	
Bridge City Insurance Company	Highmark Inc. Group	\$101	Broker, Independent Agency	Non-Agent Line			

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Bridgefield Casualty Insurance Company	Great American P & C Insurance Group	\$39,221	Independent Agency	Workers' Compensation	+0.0%	+3.8%	+9.3%
Bridgefield Employers Insurance Company	Great American P & C Insurance Group	\$1,334	Independent Agency	Workers' Compensation	+16.6%	-2.0%	+16.7%
Bridgefield Indemnity Insurance Company	Great American P & C Insurance Group	\$1,505	Inactive	Workers' Compensation			
Bridgeway Insurance Company	Munich-American Holding Corp Companies	\$12,036	Broker	Fire	+28.7%	+19.4%	+29.1%
Brooklyn Specialty Ins Co RRG, Inc.	...	\$34	Direct Response	All Commercial Auto	-7.1%	-30.8%	-41.0%
Brotherhood Mutual Insurance Company	...	\$39,651	Independent Agency	Commercial Multiple Peril (Total)	+6.7%	+11.1%	+8.8%
Build America Mutual Assur Co	...	\$16	Not Available	Non-Agent Line		-63.6%	
Builders Mutual Insurance Company	Builders Mutual Insurance Group	\$190,027	Independent Agency	Workers' Compensation	+6.0%	+10.1%	+8.1%
Builders Premier Insurance Company	Builders Mutual Insurance Group	\$32,110	Independent Agency	Workers' Compensation	-4.4%	-16.9%	-4.5%
Bulldog National RRG, Inc.	...	\$261	Independent Agency	All Commercial Auto	-52.2%	+105.0%	+8.0%
Burlington Insurance Company	IFG Companies	\$3,905	Independent Agency, Broker	Other Liab (Occurrence)	-25.3%	-11.6%	-2.0%
BUS Risk Retention Group, Inc.	...	\$321	Not Available	All Commercial Auto		G.T. +200%	
BusinessFirst Insurance Company	RetailFirst Insurance Group	\$17,770	Independent Agency	Workers' Compensation	+13.8%	+24.1%	+19.8%
California Healthcare Ins Co, Inc. A RRG	...	\$190	Exclusive/Captive Agent, Broker	Medical Professional Liability (Total)		-29.4%	
CAMICO Mutual Insurance Company	...	\$303	Direct Response, Independent Agency	Other Liab (Claims-made)	+25.8%	+6.3%	+5.0%
Campmed Casualty & Indemnity Company	Hanover Ins Group Prop & Cas Cos	\$17	Independent Agency	Medical Professional Liability (Total)		+25.0%	-26.5%
Canal Insurance Company	Canal Group	\$19,737	Independent Agency	All Commercial Auto	-26.4%	-0.2%	+5.4%
Canopus US Insurance, Inc.	...	\$5,095	General Agent	Other Liab (Claims-made)	+113.9%	+87.1%	+22.1%
Capitol Indemnity Corporation	Berkshire Hathaway Insurance Group	\$1,237	Independent Agency, General Agent	Surety	-9.3%	-19.4%	+6.2%
Capitol Specialty Insurance Corporation	Berkshire Hathaway Insurance Group	\$6,590	Independent Agency, General Agent	Other Liab (Occurrence)	+34.3%	+4.5%	+13.8%
CARE Risk Retention Group, Inc.	...	\$18	Independent Agency	Medical Professional Liability (Total)		-60.9%	
Caring Communities, a Reciprocal RRG	...	\$1,363	Exclusive/Captive Agent	Medical Professional Liability (Total)		+22.0%	
Carolina Casualty Insurance Company	W. R. Berkley Insurance Group	\$22,549	Independent Agency	Workers' Compensation	-21.0%	-0.6%	-18.8%
Carolina Farmers Mutual Insurance Co	...	\$6,908	Not Available	Homeowners Mult Peril	+20.2%	+23.6%	+11.4%
Carolina Mutual Insurance, Inc.	...	\$25,134	Managing General Agent	Workers' Compensation	-2.6%	-4.0%	+7.1%
Caterpillar Insurance Company	...	\$15,617	Direct Response	Other Liab (Occurrence)	+40.4%	+21.8%	+12.5%
Centennial Casualty Company	...	\$253	General Agent	Non-Agent Line	+41.5%	+7.4%	+11.9%
Central Mutual Insurance Company	Central Insurance Companies	\$87,794	Independent Agency	Commercial Multiple Peril (Total)	+0.7%	+6.3%	+6.1%
Central States Indemnity Co. of Omaha	Berkshire Hathaway Insurance Group	\$483	Bank	Inland Marine	L.T. - 100%	-12.9%	
Centurion Casualty Company	...	\$104	Not Available	Inland Marine	+2.9%	+24.1%	
Century Mutual Insurance Company	...	\$5,424	Independent Agency	Homeowners Mult Peril	+23.8%	+19.3%	+13.2%
Century Surety Company	AF Group	\$7,450	General Agent, Broker	Commercial Multiple Peril (Total)	+12.1%	-9.7%	+5.8%
Century-National Insurance Company	Allstate Insurance Group	\$850	Independent Agency	Homeowners Mult Peril	+53.5%	+47.6%	-0.3%
Champlain Specialty Insurance Company	...	\$1,060	Managing General Agent	Other Liab (Occurrence)	-5.3%	+16.3%	
Charter Oak Fire Insurance Company	Travelers Group	\$56,077	Independent Agency	Commercial Multiple Peril (Total)	+24.4%	+7.2%	+11.4%
Cherokee Insurance Company	...	\$1,945	Independent Agency	All Commercial Auto	L.T. - 100%	-3.8%	-11.5%
Chicago Insurance Company	Allianz US PC Insurance Companies	\$21	Independent Agency	Fire		G.T. +200%	
Chiron Insurance Company	Pharmacists Mutual Insurance Group	\$1,138	Exclusive/Captive Agent, Independent Agency	All Commercial Auto	+11.0%	+56.2%	+93.7%
Chubb Custom Insurance Company	Chubb INA Group	\$4,213	Independent Agency	Homeowners Mult Peril	-5.6%	+46.6%	+53.6%
Chubb Indemnity Insurance Company	Chubb INA Group	\$8,784	Independent Agency	Workers' Compensation	+18.6%	+28.2%	+16.3%
Chubb National Insurance Company	Chubb INA Group	\$2,918	Independent Agency	Homeowners Mult Peril	+120.4%	+26.9%	+24.0%
Church Mutual Insurance Company, S.I.	Church Mutual Insurance Group	\$30,544	Direct Response, Independent Agency	Commercial Multiple Peril (Total)	+0.0%	-7.0%	-3.7%
Cimarron Insurance Company, Inc.	...	\$4,276	Managing General Agent	All Private Passenger Auto	+100.5%	G.T. +200%	+75.3%
Cincinnati Casualty Company	The Cincinnati Insurance Companies	\$43,891	Independent Agency	Homeowners Mult Peril	+43.8%	+41.9%	+29.1%
Cincinnati Indemnity Company	The Cincinnati Insurance Companies	\$27,684	Independent Agency	All Commercial Auto	+12.4%	+19.3%	+14.0%
Cincinnati Insurance Company	The Cincinnati Insurance Companies	\$364,416	Independent Agency	Commercial Multiple Peril (Total)	+10.7%	+11.7%	+10.2%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Cincinnati Specialty Underwriters Ins Co	The Cincinnati Insurance Companies	\$30,172	Not Available	Other Liab (Occurrence)	+4.7%	+15.1%	+5.0%
Circle Star Insurance Company RRG	...	\$1,167	Not Available	All Commercial Auto	+35.4%	G.T. +200%	+98.2%
Citizens Insurance Company of America	Hanover Ins Group Prop & Cas Cos	\$5,670	Independent Agency	Commercial Multiple Peril (Total)	+71.8%	-7.3%	+22.0%
City National Insurance Company	Markel Insurance Group	\$117	General Agent	Other Liab (Occurrence)	+40.0%	L.T. -100%	-94.3%
Claim Prof Liability Insurance Co A RRG	...	\$102	Managing General Agent	Other Liab (Claims-made)	+90.9%	+61.4%	+28.4%
Clear Blue Insurance Company	Clear Blue Insurance Group	\$6,456	Managing General Agent	Other Liab (Occurrence)	+112.0%	+23.2%	+54.3%
Clear Spring Property & Casualty Company	Group 1001 Property and Casualty Group	\$1,740	Broker	Workers' Compensation	-23.8%	-30.7%	-28.1%
Clinician Assurance Inc., a RRG	...	\$853	Other Direct	Medical Professional Liability (Total)		-55.2%	
CM Vantage Specialty Insurance Company	Church Mutual Insurance Group	\$480	Not Available	Other Liab (Occurrence)	G.T. +200%	-53.2%	+42.9%
Coalition Insurance Company	...	\$2,118	Inactive	Other Liab (Claims-made)	+12.0%	+45.4%	
Coface North America Insurance Company	...	\$2,671	Independent Agency	Non-Agent Line	-27.8%	-6.2%	-2.5%
College Risk Retention Group, Inc.	...	\$698	Not Available	Other Liab (Occurrence)	+2.1%	-21.5%	-7.3%
Colonial American Casualty & Surety Co	Zurich Insurance US PC Group	\$68	Independent Agency	Surety	-32.0%	-20.6%	+50.9%
Colonial Surety Company	...	\$1,050	Independent Agency, Direct Response	Fidelity	-26.8%	+6.9%	+9.2%
Colony Insurance Company	BAMR US PC Group	\$7,721	General Agent, Broker	Other Liab (Occurrence)	-33.4%	-4.3%	-10.4%
Colony Specialty Insurance Company	BAMR US PC Group	\$1,179	General Agent, Broker	Inland Marine	-62.8%	-24.6%	-5.0%
Columbia Casualty Company	CNA Insurance Companies	\$31,582	Independent Agency	Other Liab (Claims-made)	+26.5%	+15.0%	-1.5%
Commerce and Industry Insurance Company	American International Group	\$1,862	Broker	Aircraft(all perils)	-35.5%	+35.5%	-36.0%
Community Blood Centers' Exch RRG	...	\$185	Direct Response	Medical Professional Liability (Total)		-13.1%	
Concert Insurance Company	Concert Insurance Group	\$514	General Agent, Managing General Agent	All Commercial Auto	G.T. +200%	+165.6%	
Concert Specialty Insurance Company	Concert Insurance Group	\$4,142	Not Available	Other Liab (Occurrence)	-13.4%	+76.1%	
Continental Casualty Company	CNA Insurance Companies	\$151,127	Independent Agency	Inland Marine	-0.2%	+0.5%	+2.0%
Continental Indemnity Company	AU Holding Company Group	\$3,020	Independent Agency	Workers' Compensation	+9.1%	-8.9%	-12.0%
Continental Insurance Company	CNA Insurance Companies	\$28,712	Independent Agency	Other Liab (Occurrence)	+11.3%	+11.7%	+16.3%
Continental Western Insurance Company	W. R. Berkley Insurance Group	\$3,082	Independent Agency	Commercial Multiple Peril (Total)	-39.6%	+6.8%	+21.4%
Contractors Bonding and Insurance Co	RLI Group	\$1,017	Independent Agency, Worksite Marketing	Other Liab (Occurrence)	-35.7%	-15.6%	+0.7%
COPIC, A Risk Retention Group	COPIC Insurance Group	\$355	Direct Response	Medical Professional Liability (Total)	+18.7%	+38.6%	
CorePointe Insurance Company	AmTrust Group	\$3,759	Direct Response	Workers' Compensation	+132.2%	+103.9%	+45.9%
County Hall Insurance Company Inc. A RRG	...	\$137	Not Available	All Commercial Auto	G.T. +200%	-52.0%	-3.1%
Courtesy Insurance Company	...	\$12,095	Exclusive/Captive Agent	Non-Agent Line	+9.2%	+79.6%	+8.5%
Coverys Specialty Insurance Company	Coverys Companies	\$4,868	Independent Agency, Broker	Medical Professional Liability (Total)	-18.9%	-24.5%	-2.8%
Covington Specialty Insurance Company	Berkshire Hathaway Insurance Group	\$4,971	Managing General Agent, Broker	Commercial Multiple Peril (Total)	+12.4%	+29.1%	+27.6%
Crestbrook Insurance Company	Nationwide Property & Casualty Group	\$1,829	Direct Response	Homeowners Mult Peril	-22.1%	+26.4%	-2.9%
CrossFit Risk Retention Group, Inc.	...	\$83	Not Available	Other Liab (Occurrence)	-8.0%	-12.4%	+7.6%
Crum & Forster Indemnity Company	Fairfax Financial (USA) Group	\$527	Independent Agency	All Commercial Auto	+30.8%	+9.1%	+22.8%
Crum & Forster Specialty Insurance Co	Fairfax Financial (USA) Group	\$28,217	Broker	Other Liab (Occurrence)	+8.9%	-6.7%	+12.1%
CUMIS Insurance Society, Inc.	CUMIS Insurance Society Group	\$32,524	Direct Response, Affinity Group Marketing	Other Liab (Occurrence)	-2.8%	+13.5%	+6.8%
CUMIS Specialty Insurance Company, Inc.	CUMIS Insurance Society Group	\$5,075	Direct Response, Affinity Group Marketing	Other Liab (Occurrence)	+47.3%	+50.2%	+99.2%
CUSA Risk Retention Group, Inc.	...	\$60	Direct Response	All Commercial Auto		-21.1%	
Daily Underwriters of America	...	\$1,535	Direct Response	All Commercial Auto	+96.1%	+2.7%	-11.2%
DAN Risk Retention Group, Inc.	...	\$289	Not Available	Other Liab (Claims-made)	-19.8%	+0.3%	+3.0%
Dealers Assurance Company	...	\$12,210	Exclusive/Captive Agent, Independent Agency	Non-Agent Line	-10.0%	+4.9%	-2.9%
Dellwood Specialty Insurance Company	...	\$1,263	Broker	Allied Lines	G.T. +200%		
Depositors Insurance Company	Nationwide Property & Casualty Group	\$175	Direct Response, Independent Agency	Homeowners Mult Peril	-75.3%	-87.9%	-76.4%
Developers Surety and Indemnity Company	AmTrust Group	\$739	Independent Agency	Surety	-90.3%	+47.5%	
Diamond State Insurance Company	Global Indemnity Group	\$839	General Agent, Managing General Agent	Commercial Multiple Peril (Total)	+5.8%	+112.3%	+18.5%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Discovery Insurance Company	...	\$28,288	Independent Agency	All Private Passenger Auto	-16.0%	-32.5%	-6.8%
Doctors Professional Liability RRG, Inc.	...	\$78	Not Available	Medical Professional Liability (Total)	-54.2%	+1.9%	
Donegal Mutual Insurance Company	Donegal Insurance Group	\$9,359	Independent Agency	Commercial Multiple Peril (Total)	+14.9%	+10.4%	+11.1%
Dorinco Reinsurance Company	...	\$7	Broker	Fire	-100.0%	-62.5%	
Eastern Advantage Assurance Company	ProAssurance Group	\$621	Independent Agency	Workers' Compensation	+35.7%	-12.8%	-5.6%
Eastern Alliance Insurance Company	ProAssurance Group	\$3,582	Independent Agency	Workers' Compensation	+56.8%	+5.7%	+0.3%
Eastern Atlantic Insurance Company	...	\$597	Managing General Agent	All Commercial Auto	+56.3%	+2.5%	-14.8%
Eastern Dentists Ins Co A Dental Soc RRG	...	\$1,861	Direct Response, Independent Agency	Medical Professional Liability (Total)	+6.3%	+6.5%	+5.4%
EastGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$148	Independent Agency	Workers' Compensation	G.T. +200%	+36.5%	
Economy Fire & Casualty Company	Farmers Insurance Group	\$17,182	Independent Agency	All Private Passenger Auto	+6.9%	+4.4%	+5.0%
Economy Preferred Insurance Company	Farmers Insurance Group	\$17,449	Independent Agency	All Private Passenger Auto	+3.9%	+9.7%	+5.7%
Economy Premier Assurance Company	Farmers Insurance Group	\$3,803	Independent Agency	All Private Passenger Auto	-1.8%	-17.0%	-9.2%
EMC Property & Casualty Company	EMC Insurance	\$16,460	Independent Agency	All Commercial Auto	+9.8%	+18.7%	+11.8%
EMCASCO Insurance Company	EMC Insurance	\$9,494	Independent Agency	All Commercial Auto	+5.1%	-8.9%	+1.0%
Emerald Bay Specialty Insurance Company	Emerald Bay Insurance Group	\$1,837	Managing General Agent	Commercial Multiple Peril (Total)	G.T. +200%		
Emergency Capital Management, A RRG, LLC	...	\$1	Inactive	Medical Professional Liability (Total)		-85.7%	
Empire Fire and Marine Insurance Company	Zurich Insurance US PC Group	\$9,121	Independent Agency	All Commercial Auto	+18.6%	+4.1%	+10.7%
Employers Assurance Company	Employers Insurance Group	\$1,709	Independent Agency	Workers' Compensation	-30.8%	-26.8%	-9.6%
Employers Compensation Insurance Company	Employers Insurance Group	\$2,794	Independent Agency	Workers' Compensation	+125.9%	-22.1%	+60.5%
Employers Insurance Company of Nevada	Employers Insurance Group	\$12	Independent Agency	N/A	-75.0%	-82.0%	
Employers Insurance Company of Wausau	Liberty Mutual Insurance Companies	\$34,600	Direct Response, Broker	Fire	+7.2%	+3.2%	+11.6%
Employers Mutual Casualty Company	EMC Insurance	\$43,831	Independent Agency	All Commercial Auto	+14.6%	+12.6%	+14.5%
Employers Preferred Insurance Company	Employers Insurance Group	\$7,967	Independent Agency	Workers' Compensation	-9.4%	-11.3%	+4.3%
Enact Mortgage Insurance Corp of NC	Enact Mortgage Insurance Group	\$374	Independent Agency	Non-Agent Line	-24.0%	+50.2%	+44.6%
Enact Mortgage Insurance Corporation	Enact Mortgage Insurance Group	\$32,939	Independent Agency	Non-Agent Line	-0.9%	+1.8%	+0.0%
Endurance American Insurance Company	Sompo Holdings US Group	\$53	Broker	Other Liab (Claims-made)	-100.0%		
Endurance American Specialty Ins Co	Sompo Holdings US Group	\$37,091	Broker	Other Liab (Occurrence)	-15.1%	+10.7%	+20.7%
Endurance Assurance Corporation	Sompo Holdings US Group	\$7,225	Not Available	Other Liab (Occurrence)	+12.2%	+3.6%	+0.3%
Endurance Risk Solutions Assurance Co	Sompo Holdings US Group	\$23,505	Direct Response	Other Liab (Claims-made)	+3.9%	+12.8%	-1.0%
Erie Insurance Company	Erie Insurance Group	\$566,728	Independent Agency	Homeowners Mult Peril	+15.9%	+24.6%	+24.4%
Erie Insurance Company of New York	Erie Insurance Group	\$8,275	Independent Agency	All Private Passenger Auto	-6.3%	+51.2%	+28.1%
Erie Insurance Exchange	Erie Insurance Group	\$586,449	Independent Agency	All Private Passenger Auto	+7.8%	+8.9%	+7.4%
Essent Guaranty, Inc.	Essent Guaranty Group	\$29,060	Not Available	Non-Agent Line	+6.6%	+9.0%	+5.8%
Essentia Insurance Company	Markel Insurance Group	\$33,773	Independent Agency	All Private Passenger Auto	+21.6%	+15.8%	+15.0%
Esurance Insurance Company	Allstate Insurance Group	\$1,052	Direct Response, Internet	All Private Passenger Auto	+1.5%	-86.8%	-65.8%
Euler Hermes North America Insurance Co.	Allianz US PC Insurance Companies	\$8,792	Exclusive/Captive Agent	Non-Agent Line	+68.0%	+2.9%	+16.3%
Evanston Insurance Company	Markel Insurance Group	\$56,536	Managing General Agent	Other Liab (Occurrence)	+7.8%	+4.4%	+11.5%
Everest Denali Insurance Company	Everest Re U.S. Group	\$4,007	Independent Agency	All Commercial Auto	+18.2%	-12.6%	+9.7%
Everest Indemnity Insurance Company	Everest Re U.S. Group	\$16,752	Independent Agency	Allied Lines	L.T. - 100%	+66.2%	
Everest National Insurance Company	Everest Re U.S. Group	\$22,756	Independent Agency	Other Liab (Occurrence)	+32.9%	-29.5%	+8.7%
Everest Premier Insurance Company	Everest Re U.S. Group	\$2,942	Independent Agency	Workers' Compensation	-17.3%	+80.2%	-0.6%
Everest Reinsurance Company	Everest Re U.S. Group	\$10,244	Direct Response, Broker	Other Liab (Occurrence)	+83.1%	+14.7%	+10.5%
Everett Cash Mutual Insurance Company	ECM Group	\$14,613	Independent Agency	Farmowners Mult Peril	-1.7%	+0.5%	+4.6%
Evergreen National Indemnity Company	Stillwater Insurance Group	\$159	General Agent, Broker	Surety	-29.4%	+27.0%	+6.3%
Everspan Indemnity Insurance Company	Ambac Financial Group	\$3,032	Direct Response, General Agent	Other Liab (Occurrence)	+20.1%	+60.1%	

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Everspan Insurance Company	Ambac Financial Group	\$7,144	Direct Response, General Agent	All Commercial Auto	-7.9%	+26.1%	
Evolum Risk Retention Group, Inc.	...	\$763	Inactive	All Commercial Auto			
Excess Share Insurance Corporation	American Mutual Share Insurance Group	\$133	Independent Agency, Direct Response	Non-Agent Line	+6.5%	+23.6%	+33.8%
Executive Risk Indemnity Inc.	Chubb INA Group	\$590	Broker	Homeowners Mult Peril	G.T. +200%	-48.0%	-12.0%
Factory Mutual Insurance Company	FM Group	\$125,347	Direct Response, Broker	Allied Lines	-0.8%	+4.6%	+2.9%
Fair American Insurance and Reins Co	Berkshire Hathaway Insurance Group	\$2,812	Managing General Agent	Non-Agent Line	-0.1%	-14.9%	-8.3%
Fair American Select Insurance Company	Berkshire Hathaway Insurance Group	\$1,515	Managing General Agent	Other Liab (Occurrence)	-58.4%	+90.2%	-39.5%
Falls Lake Fire and Casualty Company	James River Group	\$160	General Agent, Managing General Agent	Other Liab (Occurrence)	-84.7%	-56.7%	-36.7%
Falls Lake National Insurance Company	James River Group	\$5,529	Independent Agency	All Commercial Auto	-74.1%	-24.2%	-27.8%
Farmers Direct Prop and Cas Insurance Co	Farmers Insurance Group	\$6,088	Direct Response	Homeowners Mult Peril	+2.4%	-5.8%	-2.4%
Farmers Insurance Exchange	Farmers Insurance Group	\$2	Exclusive/Captive Agent	All Private Passenger Auto			
Farmers Mutual Hail Insurance Co of Iowa	FMH Insurance Group	\$6,291	Independent Agency	Mult Peril Crop	-17.5%	+120.5%	-5.0%
Farmers Property and Casualty Ins Co	Farmers Insurance Group	\$72,365	Career Agent, Direct Response	All Private Passenger Auto	+0.2%	-0.9%	+2.8%
Farmington Casualty Company	Travelers Group	\$11,686	Independent Agency	Workers' Compensation	-42.2%	-39.0%	+3.4%
FCCI Insurance Company	FCCI Insurance Group	\$12,654	Independent Agency	All Commercial Auto	-17.3%	-19.9%	-10.8%
FCCI Specialty Insurance Company	FCCI Insurance Group	\$280	Inactive	Other Liab (Occurrence)			
Federal Insurance Company	Chubb INA Group	\$154,421	Independent Agency	Commercial Multiple Peril (Total)	+22.9%	+7.1%	+9.8%
Federated Mutual Insurance Company	Federated Mutual Group	\$92,049	Exclusive/Captive Agent	All Commercial Auto	+15.8%	+24.2%	+18.7%
Federated Reserve Insurance Company	Federated Mutual Group	\$18,692	Exclusive/Captive Agent	All Commercial Auto	+4.9%	+16.8%	+25.0%
Federated Rural Electric Ins Exchange	...	\$14,204	Direct Response	Other Liab (Occurrence)	+17.0%	+21.9%	+6.7%
Federated Service Insurance Company	Federated Mutual Group	\$6,597	Exclusive/Captive Agent	All Commercial Auto	+8.2%	-21.1%	-0.2%
Federated Specialty Insurance Company	Federated Mutual Group	\$25	Broker	Commercial Multiple Peril (Total)	+7.1%		
FFVA Mutual Insurance Co.	FFVA Mutual Insurance Group	\$4,799	Independent Agency	Workers' Compensation	-23.8%	+12.7%	+4.2%
FFVA Select Insurance Co.	FFVA Mutual Insurance Group	\$862	Independent Agency	Workers' Compensation	-31.9%	-16.3%	+4.0%
Fidelity and Deposit Company of Maryland	Zurich Insurance US PC Group	\$16,203	Independent Agency	Surety	+80.6%	+11.0%	+20.2%
Fidelity and Guaranty Insurance Company	Travelers Group	\$19,725	Independent Agency	Commercial Multiple Peril (Total)	+65.9%	-5.8%	+19.1%
Financial Casualty & Surety, Inc	...	\$1,423	Independent Agency	Surety	-1.4%	-4.0%	+15.1%
Fireman's Fund Indemnity Corporation	Allianz US PC Insurance Companies	\$10,750	Independent Agency	Other Liab (Claims-made)	+8.5%	-43.3%	
Fireman's Fund Insurance Company	Allianz US PC Insurance Companies	\$36,003	Independent Agency	Commercial Multiple Peril (Total)	+16.4%	+8.6%	+21.2%
Firemen's Ins Co of Washington, D.C.	W. R. Berkley Insurance Group	\$5,175	Independent Agency	All Commercial Auto	+49.5%	+16.2%	+30.6%
First Benefits Insurance Mutual, Inc.	...	\$12,616	Independent Agency	Workers' Compensation	-33.7%	-45.1%	-8.9%
First Colonial Insurance Company	Allstate Insurance Group	\$1,422	Exclusive/Captive Agent	Non-Agent Line	+7.1%	+25.6%	+3.2%
First Community Insurance Company	Bankers Financial Group	\$330	Independent Agency, Managing General Agent	Federal Flood	-1.3%	+77.0%	-1.6%
First Dakota Indemnity Company	Dakota Group	\$14	Independent Agency	Workers' Compensation			
First Financial Insurance Company	IFG Companies	\$288	Independent Agency, Broker	Inland Marine	-3.5%	-26.4%	+92.1%
First Founders Assurance Company	Trisura US Insurance Group	\$258	Managing General Agent	Surety			
First Guard Insurance Company	Biglari Holdings Insurance Group	\$676	Direct Response	All Commercial Auto	-68.6%	-25.9%	-36.4%
First Indemnity of America Insurance Co	Palomar Holdings US Group	\$419	Broker	Surety	+35.1%	-11.4%	+34.6%
First Liberty Insurance Corporation	Liberty Mutual Insurance Companies	\$10,136	Direct Response	Homeowners Mult Peril	+8.5%	+1.1%	+8.9%
First Mile Insurance Company	...	\$1,077	Managing General Agent	Non-Agent Line			
First Mutual Insurance Company	...	\$15,794	Independent Agency	Inland Marine	+28.7%	+25.5%	+17.1%
First National Insurance Co of America	Liberty Mutual Insurance Companies	\$79	Independent Agency	All Private Passenger Auto	-22.7%	-13.4%	-9.5%
First Protective Insurance Company	...	\$122,933	Managing General Agent	Homeowners Mult Peril	+12.5%	-4.3%	+3.7%
Firstline Insurance Company	Harford Mutual Insurance Group	\$2,567	Independent Agency	Commercial Multiple Peril (Total)	-22.8%	-10.5%	+22.5%
Flagship City Insurance Company	Erie Insurance Group	\$10,076	Independent Agency	Workers' Compensation	+27.2%	+13.4%	+16.7%
Florists' Mutual Insurance Company	Sentry Insurance Group	\$224	Exclusive/Captive Agent, Independent Agency	Workers' Compensation	+57.7%	-80.4%	-50.3%
Foremost Insurance Co Grand Rapids, MI	Farmers Insurance Group	\$168,926	Independent Agency	Homeowners Mult Peril	+8.7%	+3.4%	+9.7%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Foremost Property and Casualty Ins Co	Farmers Insurance Group	\$6,097	Direct Response	Homeowners Mult Peril	+6.1%	-8.0%	+9.8%
Forestry Mutual Insurance Company	...	\$6,380	Independent Agency	Workers' Compensation	-1.8%	+1.0%	-5.7%
Fortegra Specialty Insurance Company	Fortegra P&C Group	\$15,240	Independent Agency	Other Liab (Claims-made)	+21.7%	+119.1%	+66.6%
Fortress Insurance Company	National Group	\$1,087	Independent Agency	Medical Professional Liability (Total)	+1.9%	+10.8%	+10.8%
Founders Insurance Company	Utica National Insurance Group	\$2,330	Independent Agency	All Private Passenger Auto	+32.4%	+13.7%	+30.9%
Frank Winston Crum Insurance Company	...	\$5,673	Managing General Agent, Direct Response	Workers' Compensation	+19.3%	+9.1%	+23.6%
Frankenmuth Insurance Company	Frankenmuth Insurance Group	\$79,263	Independent Agency	Commercial Multiple Peril (Total)	+23.2%	+22.7%	+18.6%
Franklin Casualty Insurance Co RRG	...	\$7	Direct Response	Medical Professional Liability (Total)	+0.0%	+0.0%	+0.0%
Frederick Mutual Insurance Company	...	\$2,851	Independent Agency	Commercial Multiple Peril (Total)	-8.4%	-8.5%	+8.6%
Freedom Specialty Insurance Company	Nationwide Property & Casualty Group	\$8,377	Broker	Other Liab (Claims-made)	+8.1%	-13.9%	-17.5%
Frontline Insurance Unlimited Company	...	\$6,840	Managing General Agent	Commercial Multiple Peril (Total)	+88.0%	+35.9%	+22.5%
Future Care Risk Retention Group, Inc.	...	\$104	Direct Response	Medical Professional Liability (Total)		-19.9%	
Garrison Property and Casualty Ins Co	USAA Group	\$188,951	Direct Response	All Private Passenger Auto	+17.0%	+13.6%	+15.6%
GEICO General Insurance Company	Berkshire Hathaway Insurance Group	\$832	Direct Response	All Private Passenger Auto	+11.6%	+18.1%	
GEICO Indemnity Company	Berkshire Hathaway Insurance Group	\$485,761	Direct Response	All Private Passenger Auto	-7.3%	+1.7%	+9.8%
GEICO Marine Insurance Company	Berkshire Hathaway Insurance Group	\$7,286	Independent Agency	Ocean Marine	-16.4%	-4.5%	-1.7%
Gemini Insurance Company	W. R. Berkley Insurance Group	\$20,134	Managing General Agent	Other Liab (Occurrence)	+6.0%	-1.8%	+12.0%
General Casualty Company of Wisconsin	QBE North America Insurance Group	\$454	Independent Agency	Commercial Multiple Peril (Total)	-77.2%	-86.8%	
General Insurance Company of America	Liberty Mutual Insurance Companies	\$6,277	Independent Agency	Homeowners Mult Peril	+6.6%	+20.4%	+15.6%
General Security Indemnity Co of Arizona	SCOR US Group	\$11,343	Broker	Fire	-4.3%	+9.1%	+3.7%
General Security National Insurance Co	SCOR US Group	\$2,115	Broker, Direct Response	Other Liab (Occurrence)	+23.0%	+6.2%	+37.7%
General Star Indemnity Company	Berkshire Hathaway Insurance Group	\$14,090	Broker	Other Liab (Occurrence)	+31.0%	-12.7%	+7.2%
General Star National Insurance Co	Berkshire Hathaway Insurance Group	\$123	Broker	Other Liab (Occurrence)	+137.5%	+33.3%	-28.9%
Generali USB	Generali US Group	\$33,667	Managing General Agent, Broker	Inland Marine	+22.7%	+15.6%	+56.4%
GeoVera Specialty Insurance Company	GeoVera Nova U.S. Insurance Group	\$5,484	Independent Agency, Broker	Commercial Multiple Peril (Total)	-28.8%	-18.8%	-2.7%
Glencar Insurance Company	HDI/Talanx US PC Group	\$1,892	Broker	Commercial Multiple Peril (Total)	+82.6%	+87.1%	+190.8%
Golden Bear Insurance Company	...	\$1,828	Broker	Earthquake	+45.2%	+24.4%	+3.9%
Golden Insurance Company, A RRG	InSure Homes Group	\$51	Other Direct	N/A	-51.4%	-21.6%	+22.8%
Gotham Insurance Company	Coaction Specialty Insurance Group	\$9,374	Broker	Other Liab (Occurrence)	+32.0%	+11.6%	+49.4%
Government Employees Insurance Company	Berkshire Hathaway Insurance Group	\$563,405	Direct Response	All Private Passenger Auto	-1.7%	-11.1%	-4.8%
Grain Dealers Mutual Insurance Company	American Family Insurance Group	\$2,015	Independent Agency, Direct Response	Commercial Multiple Peril (Total)	L.T. - 100%	-34.3%	
Granada Indemnity Company	Granada Financial Group	\$2,116	Broker	Commercial Multiple Peril (Total)	+48.3%	+91.4%	
Granite Re, Inc.	Federated Mutual Group	\$3,285	Independent Agency	Surety	+51.7%	+22.9%	+14.3%
Granite State Insurance Company	American International Group	\$7,206	Broker	Commercial Multiple Peril (Total)	+60.9%	+13.7%	+21.2%
Graphic Arts Mutual Insurance Company	Utica National Insurance Group	\$13,718	Independent Agency	Commercial Multiple Peril (Total)	+15.9%	+5.2%	+15.8%
Gray Surplus Lines Insurance Company	The Gray Insurance Group	\$706	Independent Agency	Other Liab (Occurrence)	-81.3%	+4.9%	-18.7%
Great Amer Risk Sol Surplus Lines Ins Co	Great American P & C Insurance Group	\$9,221	Broker	Other Liab (Occurrence)	-1.6%	+31.0%	+81.5%
Great American Alliance Insurance Co	Great American P & C Insurance Group	\$13,648	Independent Agency	Workers' Compensation	-3.0%	-0.5%	-1.1%
Great American Assurance Company	Great American P & C Insurance Group	\$23,707	Independent Agency	Non-Agent Line	-12.2%	+1.9%	+6.1%
Great American E & S Insurance Company	Great American P & C Insurance Group	\$16,348	Independent Agency, Broker	Other Liab (Claims-made)	+26.1%	+15.4%	+5.0%
Great American Fidelity Insurance Co	Great American P & C Insurance Group	\$1,874	Independent Agency	Other Liab (Claims-made)	+70.9%	+7.1%	+8.1%
Great American Insurance Co of New York	Great American P & C Insurance Group	\$1,178	Independent Agency	Commercial Multiple Peril (Total)	-19.3%	-21.2%	-15.2%
Great American Insurance Company	Great American P & C Insurance Group	\$63,835	Independent Agency	Mult Peril Crop	-6.5%	+12.3%	+21.9%
Great American Security Insurance Co	Great American P & C Insurance Group	\$4,781	Independent Agency	Other Liab (Occurrence)	-86.3%	-11.2%	-55.0%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Great American Spirit Insurance Company	Great American P & C Insurance Group	\$5,724	Direct Response	Other Liab (Occurrence)	+17.0%	+4.0%	+4.4%
Great Divide Insurance Company	W. R. Berkley Insurance Group	\$4,642	Independent Agency, General Agent	Other Liab (Occurrence)	-20.8%	-4.0%	-15.5%
Great Midwest Insurance Company	Skyward Specialty Insurance Group	\$10,643	Independent Agency, General Agent	Non-Agent Line	+23.6%	+4.1%	+14.5%
Great Northern Insurance Company	Chubb INA Group	\$9,756	Independent Agency	Homeowners Mult Peril	-25.4%	+2.6%	+22.0%
Great Plains Casualty, Inc.	...	\$82	Independent Agency	All Commercial Auto	L.T. - 100%	-55.9%	
Great West Casualty Company	Old Republic Insurance Group	\$25,392	Independent Agency	All Commercial Auto	+36.4%	+15.8%	+20.5%
Greater New York Mutual Insurance Co	Greater New York Group	\$11	Independent Agency	Commercial Multiple Peril (Total)		+10.0%	
Green Hills Insurance Company RRG	...	\$191	Direct Response	Medical Professional Liability (Total)	+10.4%	-3.4%	+1.3%
Greenville Casualty Insurance Company	Greenville Casualty Companies	\$5,596	General Agent	All Private Passenger Auto	-25.6%	-14.0%	-8.4%
Greenwich Insurance Company	XL America Companies	\$25,972	Not Available	Other Liab (Occurrence)	+22.1%	+27.4%	-1.7%
Greystone Insurance Company	Fairfax Financial (USA) Group	\$15	Broker	Other Liab (Occurrence)	-55.6%	+185.7%	
Guarantee Company of North America USA	Intact US Insurance Group	\$292	Independent Agency	Surety	-18.4%	-13.3%	-26.9%
GuideOne Elite Insurance Company	GuideOne Insurance Companies	\$206	Independent Agency	Commercial Multiple Peril (Total)	+14.6%	+34.5%	+116.1%
GuideOne Insurance Company	GuideOne Insurance Companies	\$8,875	Independent Agency	Commercial Multiple Peril (Total)	+9.7%	+26.3%	+20.0%
GuideOne National Insurance Company	GuideOne Insurance Companies	\$2,317	Managing General Agent	Other Liab (Occurrence)	-37.3%	-17.8%	-11.8%
GuideOne Specialty Insurance Company	GuideOne Insurance Companies	\$1,234	Independent Agency	Commercial Multiple Peril (Total)	+159.5%	+76.1%	+59.4%
Hadron Specialty Insurance Company	...	\$4,698	Managing General Agent	Fire	+33.3%	G.T. +200%	
Halifax Mutual Insurance Company	...	\$18,486	Not Available	Homeowners Mult Peril	+5.1%	+2.4%	-0.8%
Hamilton Select Insurance Inc.	...	\$1,345	Broker	Other Liab (Occurrence)	G.T. +200%	+38.5%	
Harco National Insurance Company	IAT Insurance Group	\$13,270	General Agent	Surety	-15.4%	-5.3%	+9.3%
Harford Mutual Insurance Company	Harford Mutual Insurance Group	\$27,596	Independent Agency	Commercial Multiple Peril (Total)	+26.7%	-1.9%	+12.8%
Harleysville Insurance Co of New York	Nationwide Property & Casualty Group	\$9,075	Independent Agency	Allied Lines	G.T. +200%	+40.1%	
Harleysville Insurance Company	Nationwide Property & Casualty Group	\$828	Independent Agency	Commercial Multiple Peril (Total)	L.T. - 100%	-18.9%	
Harleysville Preferred Insurance Company	Nationwide Property & Casualty Group	\$41	Independent Agency	Commercial Multiple Peril (Total)	-	G.T. +200%	
Harleysville Worcester Insurance Company	Nationwide Property & Casualty Group	\$658	Independent Agency	Commercial Multiple Peril (Total)	L.T. - 100%	-24.4%	
Hartford Accident and Indemnity Company	Hartford Insurance Group	\$15,267	Independent Agency	Workers' Compensation	+10.8%	-7.1%	+6.6%
Hartford Casualty Insurance Company	Hartford Insurance Group	\$26,008	Independent Agency	Workers' Compensation	+3.3%	-1.9%	-0.7%
Hartford Fire Insurance Company	Hartford Insurance Group	\$94,379	Independent Agency	Commercial Multiple Peril (Total)	+26.1%	+13.8%	+10.1%
Hartford Insurance Co of the Midwest	Hartford Insurance Group	\$44,022	Independent Agency	Federal Flood	+11.1%	+13.5%	+6.1%
Hartford Insurance Co of the Southeast	Hartford Insurance Group	\$6,048	Independent Agency	All Private Passenger Auto	+8.3%	-23.8%	+36.7%
Hartford Insurance Company of Illinois	Hartford Insurance Group	\$2,547	Independent Agency	Workers' Compensation	-41.6%	-30.9%	-2.6%
Hartford Steam Boiler Inspec & Ins	Munich-American Holding Corp Companies	\$2,411	Independent Agency	Boiler & Machinery	+22.6%	-15.1%	+4.4%
Hartford Underwriters Insurance Company	Hartford Insurance Group	\$81,850	Independent Agency	Commercial Multiple Peril (Total)	-1.1%	-3.8%	+5.2%
Haulers Mutual RRG, Inc.	...	\$227	Inactive	All Commercial Auto			
HDI Global Insurance Company	HDI/Talanx US PC Group	\$42,725	Broker	Fire	L.T. - 100%	+30.3%	-17.7%
HDI Global Select Insurance Company	HDI/Talanx US PC Group	\$1,010	Broker	Aircraft(all perils)	+21.7%		
HDI Specialty Insurance Company	HDI/Talanx US PC Group	\$3,249	Broker	Other Liab (Occurrence)	-14.2%	+25.4%	+39.1%
Health Care Indemnity, Inc.	...	\$1,036	Exclusive/Captive Agent	Medical Professional Liability (Total)		-19.9%	
Health Care Industry Liab Recip Ins RRG	...	\$3,474	Managing General Agent	Medical Professional Liability (Total)	-27.2%	+19.5%	+4.3%
Healthcare Professional LTC RRG, Inc.	...	\$107	Broker	Medical Professional Liability (Total)			
Healthcare Professional RRG, Inc.	...	\$4	Not Available	Medical Professional Liability (Total)			
Heritage Indemnity Company	AmTrust Group	\$2,157	Independent Agency	Non-Agent Line	-	-24.8%	
Heritage Property & Casualty Ins Company	Heritage Insurance Holdings Group	\$13,500	Independent Agency	Homeowners Mult Peril	-0.4%	+1.3%	-17.7%
Highlander Specialty Insurance Company	Clear Blue Insurance Group	\$382	Managing General Agent	All Commercial Auto		-73.5%	

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Hilltop Specialty Insurance Company	Fairfax Financial (USA) Group	\$1,001	Broker	Commercial Multiple Peril (Total)	+40.5%	-7.1%	
Hiscox Insurance Company Inc.	Hiscox USA Group	\$16,069	Direct Response, General Agent	Other Liab (Occurrence)	+5.0%	+4.7%	+5.0%
Homeland Insurance Company of Delaware	Intact US Insurance Group	\$199	Not Available	Fire	-85.3%	+87.6%	
Homeland Insurance Company of New York	Intact US Insurance Group	\$8,985	Independent Agency	Other Liab (Claims-made)	-3.5%	-19.4%	+36.2%
Homeowners of America Insurance Company	Porch Insurance Group	\$24,054	Managing General Agent, Independent Agency	Homeowners Mult Peril	-1.5%	+9.9%	+4.9%
Homesite Insurance Co of the Midwest	American Family Insurance Group	\$151,762	Direct Response	Homeowners Mult Peril	+20.7%	+34.2%	+33.7%
Homesite Insurance Company	American Family Insurance Group	\$23,734	Direct Response	Homeowners Mult Peril	-3.7%	-2.8%	-5.6%
Homesite Insurance Company of Florida	American Family Insurance Group	\$8,436	Direct Response	Other Liab (Occurrence)	-2.9%	+53.5%	
Horace Mann Insurance Company	Horace Mann Insurance Group	\$22,021	Exclusive/Captive Agent	All Private Passenger Auto	+3.4%	+16.3%	+11.7%
Horace Mann Property & Casualty Ins Co	Horace Mann Insurance Group	\$23,716	Exclusive/Captive Agent	All Private Passenger Auto	+3.7%	+5.1%	+3.6%
Hospitality Insurance Company	Hospitality Insurance Group	\$2,107	Independent Agency	Other Liab (Occurrence)	-46.6%	+11.6%	+3.8%
Housing Authority Prop Ins, A Mutual Co	HAI Group	\$1,282	Direct Response	Commercial Multiple Peril (Total)	+10.6%	+5.5%	+13.2%
Housing Authority RRG, Inc.	HAI Group	\$403	Direct Response	Other Liab (Occurrence)	+9.4%	+6.5%	+6.8%
Housing Enterprise Insurance Co, Inc.	HAI Group	\$1,416	Broker	Commercial Multiple Peril (Total)	+176.7%	+2.2%	+7.4%
Housing Specialty Insurance Co, Inc.	HAI Group	\$10	Direct Response	Commercial Multiple Peril (Total)	+0.0%	-23.1%	-26.5%
Houston Casualty Company	Tokio Marine US PC Group	\$18,638	Managing General Agent, Independent Agency	Other Liab (Claims-made)	+109.1%	-26.5%	+12.0%
Houston Specialty Insurance Company	Skyward Specialty Insurance Group	\$8,124	Managing General Agent	Other Liab (Occurrence)	+121.3%	-5.5%	+51.7%
Hoxbridge Insurance Company, Inc., A RRG	...	\$590	Not Available	All Commercial Auto	+105.9%	G.T. +200%	-15.2%
HSB Specialty Insurance Company	Munich-American Holding Corp Companies	\$1,647	Independent Agency	Commercial Multiple Peril (Total)	+24.5%	-22.4%	+2.7%
Hudson Excess Insurance Company	Fairfax Financial (USA) Group	\$9,165	Broker, Managing General Agent	Other Liab (Occurrence)	L.T. - 100%	+88.1%	
Hudson Insurance Company	Fairfax Financial (USA) Group	\$8,634	Broker	Mult Peril Crop	+9.1%	-12.6%	+0.6%
ICI Mutual Insurance Company, a RRG	...	\$338	Direct Response	Other Liab (Claims-made)	-11.7%	+14.8%	
Illinois Union Insurance Company	Chubb INA Group	\$21,194	Independent Agency	Other Liab (Claims-made)	+11.9%	+1.0%	+21.1%
Imperium Insurance Company	Skyward Specialty Insurance Group	\$3,630	General Agent, Managing General Agent	All Commercial Auto	+10.7%	+61.6%	+26.6%
Incline Americas Insurance Company	Incline Insurance Group	\$20	Managing General Agent	All Commercial Auto			
Incline Casualty Company	Incline Insurance Group	\$24,540	Managing General Agent, General Agent	All Commercial Auto	+12.9%	+7.5%	-10.4%
Indemnity Insurance Co of North America	Chubb INA Group	\$23,716	Independent Agency	Other Liab (Occurrence)	+29.2%	-20.7%	+5.7%
Indemnity National Insurance Company	...	\$1,994	Independent Agency	Surety	-25.7%	+107.4%	
Independence American Insurance Company	Independence Pet Insurance Group	\$25,697	Managing General Agent	Non-Agent Line	+53.5%	+126.8%	+44.2%
Independence Pet Insurance Company	Independence Pet Insurance Group	\$349	Inactive	Non-Agent Line			
Independent Mutual Fire Insurance Co	...	\$21	Independent Agency	Homeowners Mult Peril	-16.7%	-4.3%	-8.3%
Indian Harbor Insurance Company	XL America Companies	\$43,925	Independent Agency	Other Liab (Claims-made)	+33.6%	+50.5%	+22.1%
Indigo Risk Retention Group Inc.	Concert Insurance Group	\$62	Exclusive/Captive Agent	Medical Professional Liability (Total)		G.T. +200%	
Infinity Insurance Company	Kemper PC Companies	\$1	Independent Agency	All Private Passenger Auto		- 100.0%	L.T. - 100%
Insurance Company of North America	Chubb INA Group	\$96	Independent Agency	Non-Agent Line		-60.4%	
Insurance Company of State of PA	American International Group	\$3,988	Broker	Workers' Compensation	-36.8%	-13.2%	-42.6%
Insurance Company of the South	Fortegra P&C Group	\$12,655	Independent Agency	Inland Marine	-28.3%	-17.1%	-9.8%
Insurance Company of the West	ICW Group	\$17,246	Independent Agency	Workers' Compensation	-15.2%	+24.5%	+4.4%
Integon General Insurance Corporation	Allstate Insurance Group	\$342,340	Independent Agency	All Private Passenger Auto	+25.0%	+27.3%	+27.0%
Integon Indemnity Corporation	Allstate Insurance Group	\$812,099	Independent Agency	All Private Passenger Auto	+2.2%	+9.8%	+15.1%
Integon National Insurance Company	Allstate Insurance Group	\$70,633	Independent Agency	All Private Passenger Auto	+4.4%	-16.5%	-3.6%
Integon Preferred Insurance Company	Allstate Insurance Group	\$329,392	Independent Agency	All Private Passenger Auto	+40.5%	+27.5%	+19.5%
International Fidelity Insurance Company	IAT Insurance Group	\$287	Independent Agency	Surety	+1.0%	+5.9%	-8.5%
Interstate Fire & Casualty Company	Allianz US PC Insurance Companies	\$3,687	Independent Agency	Other Liab (Occurrence)	-7.6%	+8.4%	-55.5%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Intrepid Casualty Company	W. R. Berkley Insurance Group	\$688	Inactive	All Commercial Auto	-51.3%	G.T. +200%	
Intrepid Insurance Company	W. R. Berkley Insurance Group	\$4,533	Direct Response, Independent Agency	Commercial Multiple Peril (Total)	-5.5%	-17.7%	+9.5%
Intrepid Specialty Insurance Company	W. R. Berkley Insurance Group	\$2,525	Inactive	All Commercial Auto	-6.4%	+55.2%	
Ironshore Indemnity Inc.	Liberty Mutual Insurance Companies	\$5,096	Exclusive/Captive Agent	Other Liab (Claims-made)	+22.6%	-4.5%	-7.6%
Ironshore Specialty Insurance Co	Liberty Mutual Insurance Companies	\$33,758	Independent Agency	Other Liab (Claims-made)	-17.8%	+31.7%	+5.1%
ISMIE Indemnity Company	ISMIE Mutual Group	\$68	Broker, Direct Response	Medical Professional Liability (Total)	+9.7%	G.T. +200%	
ISMIE Mutual Insurance Company	ISMIE Mutual Group	\$133	Broker, Direct Response	Medical Professional Liability (Total)	+20.4%	+24.5%	
James River Insurance Company	James River Group	\$8,974	Broker	Other Liab (Occurrence)	-34.2%	-2.1%	-20.0%
Jefferson Insurance Company	Allianz US PC Insurance Companies	\$67,542	Internet, Independent Agency	Inland Marine	+15.1%	+5.8%	+15.2%
Jet Insurance Company	...	\$2,373	Exclusive/Captive Agent	Surety	-4.8%	+17.5%	+34.9%
Jewelers Mutual Insurance Company, SI	Jewelers Mutual Insurance Group	\$9,134	Independent Agency	Inland Marine	+8.6%	+7.3%	+10.0%
JM Specialty Insurance Company	Jewelers Mutual Insurance Group	\$176	Inactive	Inland Marine	+45.9%	+55.9%	+54.5%
Key Risk Insurance Company	W. R. Berkley Insurance Group	\$13,108	Independent Agency, Broker	All Commercial Auto	+3.3%	+25.2%	+17.7%
Keystone National Insurance Company	Tuscarora Wayne Group	\$2,081	Independent Agency	Commercial Multiple Peril (Total)	+39.3%	+1.4%	+4.6%
Kinsale Insurance Company	...	\$27,173	Broker	Other Liab (Occurrence)	+16.3%	+7.0%	+27.2%
Knight Specialty Insurance Company	Knight Insurance Group	\$1,482	Managing General Agent	All Commercial Auto	-3.2%	+7.1%	
KnightBrook Insurance Company	Knight Insurance Group	\$2,059	Managing General Agent	All Private Passenger Auto	+55.8%	G.T. +200%	
KW Specialty Insurance Company	...	\$18	General Agent	Homeowners Mult Peril	L.T. -100%	-65.6%	
LAMMICO Risk Retention Group, Inc.	LAMMICO Group	\$8	Managing General Agent	Medical Professional Liability (Total)		-42.9%	
Lancer Insurance Company	Core Specialty Insurance Group	\$4,024	Broker	All Commercial Auto	-0.3%	-7.8%	+2.7%
Landmark American Insurance Company	Berkshire Hathaway Insurance Group	\$29,248	Broker, Managing General Agent	Fire	-4.9%	-13.1%	+6.5%
Lawyers Mutual Liability Ins Co of NC	...	\$18,368	Direct Response	Other Liab (Claims-made)	+1.5%	-2.8%	+0.9%
Lemonade Insurance Company	Lemonade Insurance Group	\$9,355	Managing General Agent	Homeowners Mult Peril	+106.6%	+62.6%	+64.4%
Lexington Insurance Company	American International Group	\$50,177	Broker	Fire	+17.1%	+14.7%	+0.7%
Lexington National Insurance Corporation	Revolutionary Insurance Group	\$1,859	General Agent	Surety	-4.9%	+6.8%	+53.3%
Lexon Insurance Company	Sompo Holdings US Group	\$1,278	Independent Agency	Surety	-46.6%	+15.7%	-27.0%
Liberty Insurance Corporation	Liberty Mutual Insurance Companies	\$22,470	Direct Response	Homeowners Mult Peril	+39.0%	-21.9%	+6.0%
Liberty Insurance Underwriters, Inc.	Liberty Mutual Insurance Companies	\$149,718	Exclusive/Captive Agent, Direct Response	Inland Marine	-9.5%	+10.4%	+1.3%
Liberty Mutual Fire Insurance Company	Liberty Mutual Insurance Companies	\$143,457	Direct Response	All Commercial Auto	+5.3%	-5.7%	+4.8%
Liberty Mutual Insurance Company	Liberty Mutual Insurance Companies	\$51,619	Direct Response	Surety	+12.6%	-2.4%	+5.4%
Liberty Surplus Insurance Corporation	Liberty Mutual Insurance Companies	\$14,043	Direct Response	Other Liab (Claims-made)	-3.5%	+3.9%	+4.6%
LIO Insurance Company	LIO Insurance Group	\$528	Independent Agency	Commercial Multiple Peril (Total)	+102.8%	+33.0%	
LIO Specialty Insurance Company	LIO Insurance Group	\$868	Managing General Agent	Commercial Multiple Peril (Total)	+14.1%	G.T. +200%	
Lion Insurance Company	...	\$180	Direct Response	Workers' Compensation		-28.6%	
Lititz Mutual Insurance Company	Lititz Group of Mutual Insurance Cos	\$40,790	Independent Agency	Homeowners Mult Peril	+21.3%	+18.2%	+15.2%
LM Insurance Corporation	Liberty Mutual Insurance Companies	\$160,180	Direct Response	Workers' Compensation	+7.6%	-1.8%	-0.3%
Lone Peak Insurance Company	...	\$6	Independent Agency	Other Liab (Occurrence)			
Lone Star Alliance, Inc., RRG	Texas Medical Insurance Group	\$539	Direct Response, Independent Agency	Medical Professional Liability (Total)	-14.8%	-20.8%	-10.3%
LUBA Casualty Insurance Company	LUBA Insurance Companies	\$2,276	Independent Agency	Workers' Compensation	G.T. +200%	+165.5%	
LUBA Indemnity Insurance Company	LUBA Insurance Companies	\$187	Managing General Agent	Workers' Compensation	+63.0%	+70.0%	
Lyndon Southern Insurance Company	Fortegra P&C Group	\$12,659	Independent Agency	Inland Marine	+59.0%	+5.9%	+8.3%
MAG Mutual Insurance Company	MAG Mutual Companies	\$25,103	Exclusive/Captive Agent, Independent Agency	Medical Professional Liability (Total)	-1.7%	-0.9%	-4.9%
Main Street America Assurance Company	American Family Insurance Group	\$428	Independent Agency	Commercial Multiple Peril (Total)	L.T. -100%	-70.0%	
Maine Employers' Mutual Insurance Co	MEMIC Group	\$178	Independent Agency	Workers' Compensation	-39.3%	+28.7%	
Manufacturers Alliance Insurance Company	Old Republic Insurance Group	\$6,320	Independent Agency	Workers' Compensation	+39.1%	+24.1%	+49.6%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Markel American Insurance Company	Markel Insurance Group	\$53,839	Independent Agency	Other Liab (Claims-made)	+7.5%	+11.8%	+18.8%
Markel Insurance Company	Markel Insurance Group	\$26,640	Managing General Agent	Other Liab (Occurrence)	+36.5%	+15.0%	+12.1%
Massachusetts Bay Insurance Company	Hanover Ins Group Prop & Cas Cos	\$12,328	Independent Agency	Commercial Multiple Peril (Total)	+3.6%	+4.3%	+6.9%
Maxum Indemnity Company	Hartford Insurance Group	\$5,127	Broker, General Agent	Commercial Multiple Peril (Total)	+35.1%	+45.6%	+33.2%
Medical Mutual Ins Co of North Carolina	Curi Insurance Group	\$46,591	Broker	Medical Professional Liability (Total)	-6.3%	-3.6%	-7.3%
Medical Protective Company	Berkshire Hathaway Insurance Group	\$13,407	Independent Agency, Exclusive/Captive Agent	Medical Professional Liability (Total)	+12.5%	+14.5%	+14.0%
Medical Security Insurance Company	Curi Insurance Group	\$4,442	Exclusive/Captive Agent	Medical Professional Liability (Total)	+1.7%	-17.0%	+2.7%
MedMal Direct Insurance Company	Integrus Group	\$442	Direct Response	Medical Professional Liability (Total)	-32.8%	+16.7%	-11.0%
Medmarc Casualty Insurance Company	ProAssurance Group	\$119	Broker	Other Liab (Claims-made)	G.T. +200%	+21.7%	
MEMIC Casualty Company	MEMIC Group	\$902	Independent Agency	Workers' Compensation	+30.7%	-27.8%	+23.0%
MEMIC Indemnity Company	MEMIC Group	\$4,163	Independent Agency	Workers' Compensation	+46.9%	+38.3%	+31.5%
Mercer Insurance Company	United Fire & Casualty Group	\$2,286	Independent Agency	Other Liab (Occurrence)	-95.4%	+58.1%	+68.4%
Merchants Bonding Company (Mutual)	Merchants Bonding Co (Mutual) Group	\$1,618	Independent Agency	Surety	+57.4%	+58.7%	+24.9%
Merchants National Bonding, Inc.	Merchants Bonding Co (Mutual) Group	\$3,620	Independent Agency	Surety	+10.1%	+8.3%	+34.2%
Merchants National Insurance Company	Merchants Insurance Group	\$1,146	Independent Agency, Bank	Other Liab (Occurrence)	G.T. +200%	-4.6%	+26.1%
Meridian Security Insurance Company	Liberty Mutual Insurance Companies	\$32	Independent Agency	Workers' Compensation	-82.3%	-36.6%	-57.7%
Mesa Underwriters Specialty Insurance Co	Selective Insurance Group	\$12,251	General Agent, Broker	Other Liab (Occurrence)	+10.7%	+14.9%	+13.2%
Metropolitan General Insurance Company	...	\$9,737	Independent Agency, Career Agent	Non-Agent Line	+33.4%	+58.5%	G.T. +200%
MGIC Assurance Corporation	Mortgage Guaranty Group	\$3	Direct Response	Non-Agent Line		-25.0%	
MGIC Indemnity Corporation	Mortgage Guaranty Group	\$1	Inactive	Non-Agent Line	-100.0%	+0.0%	
MGT Insurance Company	MGT Group	\$1,124	Direct Response, Broker	Commercial Multiple Peril (Total)	+1.9%	-49.0%	
MIC Property and Casualty Insurance Corp	Ally Insurance Group	\$3,583	Direct Response	Non-Agent Line	+16.6%	+61.9%	+2.0%
Mid-Century Insurance Company	Farmers Insurance Group	\$1	Exclusive/Captive Agent	All Private Passenger Auto	-50.0%	-94.9%	-42.4%
Mid-Continent Casualty Company	Great American P & C Insurance Group	\$2,702	Independent Agency	Other Liab (Occurrence)	+85.9%	+4.5%	+33.4%
Mid-Continent Excess and Surplus Ins Co	Great American P & C Insurance Group	\$411	Independent Agency	Other Liab (Claims-made)	+30.6%	+17.9%	+54.9%
Middlesex Insurance Company	Sentry Insurance Group	\$14,365	Independent Agency	All Commercial Auto	-40.0%	+6.3%	+2.4%
MidSouth Insurance Company	...	\$1,134	Independent Agency	Workers' Compensation	-6.6%	-25.2%	-21.5%
Midvale Indemnity Company	American Family Insurance Group	\$13,634	Other	Commercial Multiple Peril (Total)	+69.0%	+106.1%	+33.7%
Midwest Employers Casualty Company	W. R. Berkley Insurance Group	\$10,597	Broker	Excess Workers' Compensation	+9.3%	+2.7%	+6.8%
Midwest Insurance Group, Inc., A RRG	...	\$6	Not Available	Other Liab (Claims-made)		+0.0%	
Milford Casualty Insurance Company	AmTrust Group	\$3,758	Independent Agency	Workers' Compensation	+175.8%	+17.8%	+31.5%
Millers Capital Insurance Company	...	\$3,884	Independent Agency	Commercial Multiple Peril (Total)	+1.6%	+7.6%	+48.5%
Mitsui Sumitomo Insurance Co of America	MS&AD US Insurance Group	\$12,587	Broker, Independent Agency	Allied Lines	-52.1%	+43.8%	+17.0%
Mitsui Sumitomo Insurance USA Inc.	MS&AD US Insurance Group	\$5,035	Broker, Independent Agency	Workers' Compensation	+54.3%	+10.2%	+29.5%
Mobilitas General Insurance Company	CSAA Insurance Group	\$2,843	Independent Agency, Direct Response	All Commercial Auto	L.T. - 100%	G.T. +200%	
Mobilitas Insurance Company	CSAA Insurance Group	\$28,046	Independent Agency, Direct Response	All Commercial Auto	L.T. - 100%	+68.9%	
Monroe Guaranty Insurance Company	FCCI Insurance Group	\$7,571	Independent Agency	All Commercial Auto	-36.4%	+3.9%	-8.6%
Mortgage Guaranty Insurance Corporation	Mortgage Guaranty Group	\$35,412	Direct Response	Non-Agent Line	-1.6%	-5.6%	-2.4%
Motor Transport Mutual RRG, Inc.	...	\$213	Inactive	All Commercial Auto	-64.9%	G.T. +200%	+37.5%
Motorists Commercial Mutual Insurance Co	Encova Mutual Insurance Group	\$496	Independent Agency	Commercial Multiple Peril (Total)	L.T. - 100%	-3.6%	+18.1%
Motorists Mutual Insurance Company	Encova Mutual Insurance Group	\$1,256	Independent Agency	All Private Passenger Auto			
Motors Insurance Corporation	Ally Insurance Group	\$5,140	Direct Response	All Commercial Auto	-20.0%	-13.8%	+14.9%
Mount Vernon Fire Insurance Company	Berkshire Hathaway Insurance Group	\$4,335	Independent Agency	Other Liab (Occurrence)	+5.8%	+22.4%	+18.4%
Mount Vernon Specialty Insurance Company	Berkshire Hathaway Insurance Group	\$40	Independent Agency	Other Liab (Claims-made)	-42.1%	-84.1%	-25.8%
MS Transverse Insurance Company	MS&AD US Insurance Group	\$8,726	Managing General Agent	All Commercial Auto	+96.9%	G.T. +200%	
MS Transverse Specialty Insurance Co	MS&AD US Insurance Group	\$49,246	Managing General Agent	Allied Lines	-6.1%	+71.4%	+54.2%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
MSIG Specialty Insurance USA Inc.	MS&AD US Insurance Group	\$8,241	Broker	Other Liab (Claims-made)	+32.6%	G.T. +200%	
Mt. Hawley Insurance Company	RLI Group	\$9,211	Broker	Allied Lines	-16.2%	+62.0%	+34.2%
MTAW Insurance Company	Fairfax Financial (USA) Group	\$213	Independent Agency	Surety	+77.1%	G.T. +200%	
N. C. Grange Mutual Insurance Company	...	\$49,931	Not Available	Homeowners Mult Peril	+37.0%	+32.0%	+19.9%
NAMIC Insurance Company, Inc.	...	\$362	Independent Agency, Exclusive/Captive Agent	Other Liab (Claims-made)	+4.2%	-10.5%	+4.0%
National American Insurance Company	...	\$498	Independent Agency	Other Liab (Occurrence)	+70.3%	+67.4%	+26.4%
National Assisted Living RRG	...	\$944	Not Available	Other Liab (Claims-made)	-23.7%	-41.0%	-11.7%
National Builders Insurance Company	Builders Insurance Group	\$1,736	Independent Agency, Managing General Agent	Workers' Compensation	+67.7%	+184.7%	+160.0%
National Casualty Company	Nationwide Property & Casualty Group	\$40,993	Independent Agency	Non-Agent Line	+24.6%	+6.8%	+7.1%
National Catholic RRG, Inc.	...	\$191	Not Available	Other Liab (Occurrence)	+13.7%	+55.6%	+19.9%
National Fire & Marine Insurance Co	Berkshire Hathaway Insurance Group	\$48,152	Independent Agency	Other Liab (Claims-made)	-18.1%	-31.9%	-12.1%
National Fire and Indemnity Exchange	...	\$70	Direct Response	Commercial Multiple Peril (Total)	+11.4%	+26.9%	+32.9%
National Fire Insurance Co of Hartford	CNA Insurance Companies	\$12,122	Independent Agency	All Commercial Auto	-4.4%	+44.5%	+6.7%
National General Insurance Company	Allstate Insurance Group	\$8,427	Direct Response	All Private Passenger Auto	+164.8%	G.T. +200%	+71.7%
National General Premier Insurance Co	Allstate Insurance Group	\$2,552	Direct Response	N/A	+84.9%	+59.0%	+16.6%
National Guaranty Ins Co of Vermont	...	\$51	Other	Other Liab (Claims-made)		+82.1%	
National Guardian RRG, Inc	...	\$477	Direct Response	Medical Professional Liability (Total)		-9.7%	
National Indemnity Company	Berkshire Hathaway Insurance Group	\$17,021	Independent Agency	All Commercial Auto	+28.0%	+66.0%	+31.8%
National Interstate Insurance Company	Great American P & C Insurance Group	\$18,593	General Agent	All Commercial Auto	-17.2%	+32.9%	+16.7%
National Liability & Fire Insurance Co	Berkshire Hathaway Insurance Group	\$20,272	Independent Agency	All Commercial Auto	+6.8%	+22.2%	+20.7%
National Mortgage Insurance Corporation	National Mortgage Insurance Group	\$22,267	Not Available	Non-Agent Line	+10.4%	+14.7%	+11.0%
National Specialty Insurance Company	Markel Insurance Group	\$4,803	General Agent	All Commercial Auto	+54.4%	+21.7%	+38.6%
National Surety Corporation	Allianz US PC Insurance Companies	\$213	Independent Agency	Workers' Compensation	-54.5%	+97.9%	-12.7%
National Trust Insurance Company	FCCI Insurance Group	\$2,665	Independent Agency	Commercial Multiple Peril (Total)	-12.0%	-30.3%	-26.7%
National Union Fire Ins Co Pittsburgh PA	American International Group	\$188,723	Broker	Other Liab (Claims-made)	+0.1%	+13.4%	+13.0%
Nationwide Affinity Ins Co of America	Nationwide Property & Casualty Group	\$10,418	Not Available	All Private Passenger Auto	-4.0%	-23.0%	
Nationwide Agribusiness Insurance Co	Nationwide Property & Casualty Group	\$8,859	Direct Response	Farmowners Mult Peril	-9.5%	-14.4%	-16.7%
Nationwide Assurance Company	Nationwide Property & Casualty Group	\$14,036	Independent Agency	Commercial Multiple Peril (Total)	-7.2%	-20.8%	+136.7%
Nationwide General Insurance Company	Nationwide Property & Casualty Group	\$277,413	Direct Response	All Private Passenger Auto	-3.8%	+10.3%	-0.7%
Nationwide Insurance Company of America	Nationwide Property & Casualty Group	\$124,054	Independent Agency	All Private Passenger Auto	-20.5%	-15.9%	-7.3%
Nationwide Insurance Company of Florida	Nationwide Property & Casualty Group	\$10,593	Independent Agency	Commercial Multiple Peril (Total)	+16.0%	-21.9%	
Nationwide Mutual Insurance Company	Nationwide Property & Casualty Group	\$257,254	Exclusive/Captive Agent	Homeowners Mult Peril	+3.7%	-1.9%	-4.3%
Nationwide Property & Casualty Ins Co	Nationwide Property & Casualty Group	\$76,302	Exclusive/Captive Agent	All Private Passenger Auto	+17.5%	-48.9%	-20.2%
Natl Independent Truckers Ins Co, A RRG	...	\$34	Independent Agency	All Commercial Auto	-97.4%	+136.7%	-45.8%
NAU Country Insurance Company	QBE North America Insurance Group	\$90,275	Independent Agency	Mult Peril Crop	-3.2%	+0.7%	-12.3%
Nautilus Insurance Company	W. R. Berkley Insurance Group	\$28,676	Independent Agency, General Agent	Other Liab (Occurrence)	+4.0%	+5.9%	+3.2%
Navigators Insurance Company	Hartford Insurance Group	\$20,074	Independent Agency	Other Liab (Occurrence)	-52.1%	+5.4%	-11.0%
Navigators Specialty Insurance Company	Hartford Insurance Group	\$14,469	Independent Agency	Other Liab (Occurrence)	-12.8%	+28.8%	+16.1%
NCMIC Insurance Company	NCMIC Group	\$1,222	Direct Response	Medical Professional Liability (Total)	+0.6%	-0.6%	+1.6%
NCMIC Risk Retention Group, Inc.	NCMIC Group	\$1	Direct Response	Medical Professional Liability (Total)		+0.0%	
New Hampshire Insurance Company	American International Group	\$19,762	Broker	Inland Marine	+15.8%	+14.5%	+8.6%
New Home Warranty Insurance Co, A RRG	...	\$804	Direct Response	Other Liab (Claims-made)	+8.8%	+3.7%	+0.7%
New York Marine and General Insurance Co	Coaction Specialty Insurance Group	\$5,342	Managing General Agent, Broker	All Commercial Auto	-23.4%	+7.5%	+5.9%
Next Insurance US Company	...	\$14,471	Internet	Other Liab (Occurrence)	+0.5%	+41.0%	+24.9%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
NGM Insurance Company	American Family Insurance Group	\$16,210	Independent Agency	All Commercial Auto	-79.8%	-14.2%	-38.2%
NLADA Mutual Insurance Company, a RRG	MLM Group	\$141	Not Available	Other Liab (Claims-made)	+21.1%	-0.7%	
NORCAL Insurance Company	ProAssurance Group	\$410	Independent Agency, Broker	Medical Professional Liability (Total)	-15.1%	-4.6%	+1.4%
NORCAL Specialty Insurance Company	ProAssurance Group	\$13	Direct Response, Independent Agency	Medical Professional Liability (Total)	-73.7%	-76.9%	-85.0%
NorGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$5,701	Independent Agency	Workers' Compensation	-20.9%	-15.0%	-13.4%
Normandy Insurance Company, Inc.	...	\$2,251	Not Available	Workers' Compensation	-43.7%	+64.4%	+44.5%
North Carolina Farm Bureau Mutual Ins Co	North Carolina Farm Bureau Ins Group	#####	Exclusive/Captive Agent	All Private Passenger Auto	+10.9%	+11.1%	+12.3%
North Light Specialty Insurance Company	Allstate Insurance Group	\$541	Managing General Agent	Homeowners Mult Peril	-19.4%	+27.9%	+20.3%
North Pointe Insurance Company	QBE North America Insurance Group	\$98	Independent Agency	Workers' Compensation	-83.4%	-66.7%	+86.6%
North River Insurance Company	Fairfax Financial (USA) Group	\$14,971	Independent Agency	Non-Agent Line	+38.4%	-13.3%	+6.7%
Northfield Insurance Company	Travelers Group	\$7,855	General Agent	Other Liab (Occurrence)	+3.8%	+6.9%	+12.3%
Northland Insurance Company	Travelers Group	\$15,389	General Agent	All Commercial Auto	+38.0%	+3.7%	+10.7%
NorthStone Insurance Company	Encova Mutual Insurance Group	\$4,327	Independent Agency	Workers' Compensation	-64.8%	-14.3%	-20.0%
Northwest Farmers Mutual Insurance Co	...	\$8,952	Independent Agency	Homeowners Mult Peril	+34.8%	+60.6%	+39.7%
NOVA Casualty Company	Hanover Ins Group Prop & Cas Cos	\$4,325	Independent Agency, Managing General Agent	Commercial Multiple Peril (Total)	+0.5%	-5.7%	
Nuovo Indemnity RRG, Inc.	...	\$62	Not Available	All Commercial Auto		-80.7%	
Nutmeg Insurance Company	Hartford Insurance Group	\$9,360	Independent Agency	All Commercial Auto	-12.1%	+28.2%	+26.2%
Oak River Insurance Company	Berkshire Hathaway Insurance Group	\$282	Independent Agency	Workers' Compensation	+26.8%	-14.0%	-9.7%
OBI America Insurance Company	Intact US Insurance Group	\$11	Not Available	Workers' Compensation	+100.0%	-10.0%	
OBI National Insurance Company	Intact US Insurance Group	\$601	Not Available	Workers' Compensation	-86.0%	+7.1%	-48.6%
Obsidian Insurance Company	Obsidian Insurance Group	\$549	Managing General Agent	All Commercial Auto	-9.1%	-45.4%	
Obsidian Pacific Insurance Company	Obsidian Insurance Group	\$2,007	Managing General Agent	Aircraft(all perils)	G.T. +200%	G.T. +200%	
Obsidian Specialty Insurance Company	Obsidian Insurance Group	\$13,433	Managing General Agent	Other Liab (Occurrence)	+92.2%	+93.8%	+99.4%
Occidental Fire and Casualty Co of NC	IAT Insurance Group	\$28,449	General Agent	Homeowners Mult Peril	+0.9%	+12.8%	+16.2%
Ohio Casualty Insurance Company	Liberty Mutual Insurance Companies	\$22,753	Independent Agency	Other Liab (Occurrence)	-2.4%	-6.9%	+0.4%
Ohio Farmers Insurance Company	Westfield Group	\$350	Independent Agency	Surety	+7.8%	+14.7%	+3.9%
Ohio Indemnity Company	...	\$3,145	Managing General Agent, Direct Response	Non-Agent Line	+43.3%	+14.2%	+32.4%
Ohio Security Insurance Company	Liberty Mutual Insurance Companies	\$52,767	Independent Agency	Commercial Multiple Peril (Total)	+2.2%	-6.5%	-1.1%
Old Dominion Insurance Company	American Family Insurance Group	\$1	Independent Agency	All Private Passenger Auto			
Old Guard Insurance Company	Westfield Group	\$7,500	Independent Agency	Commercial Multiple Peril (Total)	+27.2%	+18.1%	+45.3%
Old Republic General Insurance Corp	Old Republic Insurance Group	\$1	Independent Agency	Workers' Compensation		L.T. - 100%	
Old Republic Insurance Company	Old Republic Insurance Group	\$88,439	Independent Agency	All Commercial Auto	+31.7%	+21.9%	+10.9%
Old Republic Surety Company	Old Republic Insurance Group	\$2,969	Independent Agency	Surety	-21.9%	+1.9%	+9.8%
Old Republic Union Insurance Company	Old Republic Insurance Group	\$8,476	Independent Agency	Inland Marine	+19.9%	+9.8%	+15.9%
Omaha National Insurance Company	Omaha National Group	\$514	Managing General Agent	Workers' Compensation	-15.1%	+50.7%	
OMS National Insurance Company, RRG	National Group	\$1,856	Independent Agency	Medical Professional Liability (Total)	+7.7%	+0.8%	+1.0%
OOIDA Risk Retention Group, Inc.	...	\$542	Not Available	All Commercial Auto	+30.0%	+28.9%	-14.0%
Ophthalmic Mutual Insurance Co (A RRG)	...	\$1,341	Direct Response	Medical Professional Liability (Total)	+4.3%	+4.7%	+13.5%
Orion180 Insurance Company	Orion180 Group	\$29,636	Managing General Agent	Homeowners Mult Peril	+19.5%	+5.4%	
Orion180 Select Insurance Company	Orion180 Group	\$12,310	Managing General Agent	Homeowners Mult Peril	G.T. +200%		
Overdrive Risk Retention Group, LLC	...	\$65	Direct Response	All Commercial Auto	-34.3%	-31.7%	-5.5%
Owners Insurance Company	Auto-Owners Insurance Group	\$495,680	Independent Agency	All Private Passenger Auto	+12.7%	+19.6%	+19.0%
Pacific Employers Insurance Company	Chubb INA Group	\$539	Independent Agency	Homeowners Mult Peril	+133.3%	+74.3%	-25.8%
Pacific Indemnity Company	Chubb INA Group	\$2,516	Independent Agency	Homeowners Mult Peril	+86.1%	-18.6%	+14.8%
Pacific Insurance Company, Limited	Hartford Insurance Group	\$3,559	Independent Agency	Other Liab (Claims-made)	+29.9%	+27.5%	+44.4%
Palmetto Surety Corporation	...	\$5,133	Independent Agency	Surety	+17.3%	-2.1%	+0.6%
Palms Specialty Insurance Company, Inc.	...	\$4,982	Managing General Agent	Commercial Multiple Peril (Total)	+32.9%	+178.5%	
Palomar Excess and Surplus Insurance Co	Palomar Holdings US Group	\$8,060	Broker, General Agent	Earthquake	+21.1%	+22.4%	+36.1%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Palomar Specialty Insurance Company	Palomar Holdings US Group	\$5,758	Broker, General Agent	Earthquake	+69.9%	+11.4%	-16.0%
Park National Insurance Company	AmTrust Group	\$13	Independent Agency	Surety	-100.0%	L.T. - 100%	
PartnerRe America Insurance Company	PartnerRe U.S. Group	\$508	Direct Response	Other Liab (Occurrence)	-2.2%	-57.1%	-18.6%
PCH Mutual Insurance Company Inc., A RRG	...	\$427	Not Available	Other Liab (Claims-made)	+127.6%	L.T. - 100%	+64.7%
Peak Property and Casualty Ins Corp	Sentry Insurance Group	\$110,404	Independent Agency	All Private Passenger Auto	-3.8%	-0.6%	+5.5%
Peerless Insurance Company	Liberty Mutual Insurance Companies	\$12	Independent Agency	Homeowners Mult Peril	-75.0%	+36.4%	
Peninsula Insurance Company	Donegal Insurance Group	\$484	Independent Agency	All Private Passenger Auto	+100.0%	-57.3%	-68.2%
Penn Millers Insurance Company	Chubb INA Group	\$3,195	Independent Agency	Fire	-10.7%	-24.4%	-1.2%
Penn National Security Insurance Company	Penn National Insurance Companies	\$31,300	Independent Agency	All Commercial Auto	-5.6%	+7.4%	+0.1%
Penn-America Insurance Company	Global Indemnity Group	\$2,317	Managing General Agent	Commercial Multiple Peril (Total)	+20.3%	+7.9%	+11.0%
Penn-Star Insurance Company	Global Indemnity Group	\$596	Managing General Agent	Commercial Multiple Peril (Total)	-17.1%	-2.5%	-32.3%
Pennsylvania Insurance Company	AU Holding Company Group	\$1,997	Independent Agency	Surety	+44.1%	G.T. +200%	
Pennsylvania Lumbermens Mutual Ins Co	...	\$22,353	Broker, Independent Agency	Fire	+0.7%	-0.5%	+6.1%
Pennsylvania Manufacturers' Assoc Ins Co	Old Republic Insurance Group	\$24,069	Independent Agency	Workers' Compensation	+12.1%	+18.3%	+11.8%
Pennsylvania Manufacturers Indemnity Co	Old Republic Insurance Group	\$686	Independent Agency	Workers' Compensation	-73.4%	+5.6%	-30.1%
Pennsylvania National Mutual Cas Ins Co	Penn National Insurance Companies	\$176,515	Independent Agency	All Private Passenger Auto	+7.1%	+8.0%	+8.7%
Permanent General Assurance Corp of Ohio	Sentry Insurance Group	\$26,545	Independent Agency, Other Direct	All Private Passenger Auto	-1.1%	-10.2%	+2.1%
Pharmacists Mutual Insurance Company	Pharmacists Mutual Insurance Group	\$5,059	Exclusive/Captive Agent, Independent Agency	Commercial Multiple Peril (Total)	+1.6%	+3.5%	-3.0%
Phenix Mutual Fire Insurance Company	Encova Mutual Insurance Group	\$680	Independent Agency	All Commercial Auto			
Philadelphia Indemnity Insurance Company	Tokio Marine US PC Group	\$92,757	Broker, Independent Agency	Commercial Multiple Peril (Total)	+11.2%	+9.2%	+9.2%
Phoenix Insurance Company	Travelers Group	\$69,850	Independent Agency	Commercial Multiple Peril (Total)	-0.8%	-0.8%	-3.3%
Physicians Insurance RRG, Inc.	Physicians Insurance Mutual Group	\$372	Managing General Agent	Medical Professional Liability (Total)		L.T. - 100%	
Pie Casualty Insurance Company	Pie Insurance Group	\$5,786	Independent Agency	Workers' Compensation	-29.8%	+39.6%	
Piedmont Mutual Insurance Company	...	\$3,025	Independent Agency	Homeowners Mult Peril	+9.5%	-1.1%	+5.1%
Pinnacle National Insurance Company	Markel Insurance Group	\$175	General Agent	Commercial Multiple Peril (Total)			
PinnaclePoint Insurance Company	Encova Mutual Insurance Group	\$9,168	Independent Agency	Workers' Compensation	-10.5%	+1.3%	+16.9%
Plateau Casualty Insurance Company	...	\$2,607	Broker, Direct Response	Inland Marine	-12.5%	+2.5%	-17.1%
Platte River Insurance Company	Berkshire Hathaway Insurance Group	\$852	Independent Agency, General Agent	Surety	-38.9%	+17.8%	-18.1%
Plaza Insurance Company	Liberty Mutual Insurance Companies	\$891	Independent Agency, Broker	Workers' Compensation	+5.0%	-23.4%	+23.9%
PMI Mortgage Insurance Co.	PMI Mortgage Group	\$354	Inactive	Non-Agent Line	-17.0%	-22.5%	-26.5%
Point Excess and Surplus Insurance Co	Sentry Insurance Group	\$615	Inactive	Ocean Marine	+55.7%	G.T. +200%	
Point Specialty Insurance Company	Sentry Insurance Group	\$380	Independent Agency	Inland Marine	+0.0%	G.T. +200%	
Positive Physicians Insurance Company	...	\$20	Independent Agency	Medical Professional Liability (Total)			
PracticeProtection Casualty Company	PracticeProtection Group	\$314	Managing General Agent	Medical Professional Liability (Total)	-18.6%	+16.0%	
PracticeProtection Insurance Co (a RRG)	PracticeProtection Group	\$10	Managing General Agent	Medical Professional Liability (Total)	+0.0%	+150.0%	
Praetorian Insurance Company	QBE North America Insurance Group	\$20,936	Managing General Agent, General Agent	Homeowners Mult Peril	+68.0%	-8.5%	+10.5%
Preferra Insurance Company RRG	...	\$789	Not Available	Other Liab (Claims-made)	+10.8%	+2.0%	+10.3%
Preferred Contractors Ins Co RRG LLC	...	\$115	Managing General Agent	Other Liab (Occurrence)	-22.2%	+77.9%	-31.5%
Preferred Physicians Med RRG, Mut Ins Co	ProAssurance Group	\$675	Direct Response	Medical Professional Liability (Total)	-26.7%	+13.8%	-42.2%
Preferred Professional Insurance Company	Coverys Companies	\$256	Direct Response	All Commercial Auto	G.T. +200%	-14.5%	+42.1%
Prescient National Insurance Company	LWCC Group	\$8,916	Managing General Agent	Workers' Compensation	-15.5%	-12.6%	+21.5%
Prime Insurance Company	Prime Insurance Group	\$1,695	General Agent, Broker	All Commercial Auto	-57.3%	+24.6%	-35.8%
Prime Property & Casualty Insurance Inc.	Prime Insurance Group	\$1,144	Not Available	All Commercial Auto	-97.0%	+51.8%	-84.6%
Princeton Excess & Surplus Lines Ins Co	Munich-American Holding Corp Companies	\$11,033	Affinity Group Marketing, Broker	Fire	-60.8%	+6.9%	-18.6%
Privilege Underwriters Reciprocal Exch	Tokio Marine US PC Group	\$70,051	Independent Agency	Homeowners Mult Peril	+17.2%	+17.0%	+17.4%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
ProAssurance American Mutual, A RRG	ProAssurance Group	\$3	Not Available	Medical Professional Liability (Total)			
ProAssurance Indemnity Company, Inc.	ProAssurance Group	\$245	Direct Response, Independent Agency	Medical Professional Liability (Total)	-11.2%	-4.5%	-19.4%
ProAssurance Insurance Co of America	ProAssurance Group	\$576	Direct Response, Independent Agency	Medical Professional Liability (Total)	-9.4%	+4.4%	+2.0%
ProAssurance Specialty Insurance Company	ProAssurance Group	\$7,549	Broker	Medical Professional Liability (Total)	-3.2%	G.T. +200%	+16.4%
Producers Agriculture Insurance Company	Tokio Marine US PC Group	\$47,557	Broker	Mult Peril Crop	+6.6%	-1.3%	+6.7%
Professional Security Insurance Company	MAG Mutual Companies	\$19,658	General Agent	Medical Professional Liability (Total)	+18.6%	+8.4%	+8.5%
Professional Solutions Ins Co	NCMIC Group	\$851	Broker, General Agent	Other Liab (Claims-made)	-22.2%	+9.6%	+17.0%
Professional Transportation RRG, Inc.	...	\$55	Not Available	All Commercial Auto		-7.0%	
Progressive Premier Ins Co of Illinois	Progressive Insurance Group	\$867,641	Direct Response	All Private Passenger Auto	+25.9%	+29.1%	+23.2%
Progressive Southeastern Insurance Co	Progressive Insurance Group	\$879,863	Independent Agency	All Private Passenger Auto	+20.5%	+15.0%	+10.9%
Progressive Universal Insurance Company	Progressive Insurance Group	\$9,195	Direct Response	All Private Passenger Auto	-11.7%	-8.9%	-7.3%
Property and Casualty Ins Co of Hartford	Hartford Insurance Group	\$22,381	Independent Agency	Workers' Compensation	+44.0%	+84.4%	+26.5%
ProSelect Insurance Company	Coverys Companies	\$1,677	Independent Agency	Medical Professional Liability (Total)	-15.6%	+33.9%	-12.8%
Protective Insurance Company	Progressive Insurance Group	\$10,841	Direct Response	All Commercial Auto	+10.3%	-20.2%	+5.3%
Protective Property & Casualty Ins Co	...	\$865	General Agent, Direct Response	Non-Agent Line	-10.3%	+17.3%	-12.2%
Protective Specialty Insurance Company	Progressive Insurance Group	\$3	Direct Response	All Commercial Auto		L.T. - 100%	
PURE Specialty Exchange	Tokio Marine US PC Group	\$6,035	Independent Agency	Homeowners Mult Peril	-10.0%	+8.3%	
QBE Insurance Corporation	QBE North America Insurance Group	\$33,423	Broker	Non-Agent Line	-34.2%	-7.1%	-23.6%
QBE Specialty Insurance Company	QBE North America Insurance Group	\$29,373	Independent Agency	Other Liab (Claims-made)	+37.4%	+2.4%	+9.5%
R.V.I. America Insurance Company	...	\$237	Direct Response, Broker	Non-Agent Line	-100.0%	+18.6%	
Radian Guaranty Inc.	Radian Group	\$27,819	Direct Response	Non-Agent Line	+0.9%	+1.7%	+1.4%
Recover Insurance Company RRG, Inc.	...	\$12	Managing General Agent	All Commercial Auto			
Recreation Risk Retention Group, Inc.	...	\$123	Not Available	Other Liab (Occurrence)	+9.7%	-1.7%	-11.1%
Redwood Fire and Casualty Insurance Co	Berkshire Hathaway Insurance Group	\$2,575	Independent Agency	Workers' Compensation	-22.7%	-10.7%	-28.0%
Regent Insurance Company	QBE North America Insurance Group	\$38	Not Available	Workers' Compensation	L.T. - 100%	+47.9%	
Republic-Franklin Insurance Company	Utica National Insurance Group	\$29,202	Independent Agency	Commercial Multiple Peril (Total)	+23.4%	+28.6%	+26.5%
Republic-Vanguard Insurance Company	AmTrust Group	\$4,355	Independent Agency	Non-Agent Line	+45.2%	-7.6%	+41.7%
Repwest Insurance Company	AMERCO Property and Casualty Ins Group	\$2,942	Direct Response	Inland Marine	+12.1%	+7.9%	+6.3%
Restoration Risk Retention Group, Inc.	...	\$835	Managing General Agent	Other Liab (Occurrence)	-10.7%	+15.6%	+6.0%
Richmond National Insurance Company	...	\$2,597	Broker	Other Liab (Occurrence)	+123.7%	+91.6%	
Risk Underwriters Group, LLC, A RRG	...	\$1,481	Not Available	Medical Professional Liability (Total)		+70.0%	
Riverport Insurance Company	W. R. Berkley Insurance Group	\$30	Independent Agency	All Commercial Auto	-33.3%	-65.1%	+26.6%
RLI Insurance Company	RLI Group	\$24,674	Broker, General Agent	Other Liab (Occurrence)	+10.6%	+14.3%	+11.1%
Roche Surety and Casualty Company, Inc.	...	\$47	Managing General Agent	Surety	+58.3%	-42.9%	+9.6%
Rock Ridge Insurance Company	Clear Blue Insurance Group	\$746	Managing General Agent	Homeowners Mult Peril	L.T. - 100%	-56.0%	-34.2%
Rockingham Specialty, Inc.	Rockingham Group	\$4	Exclusive/Captive Agent, Independent Agency	Commercial Multiple Peril (Total)	-100.0%	L.T. - 100%	
Rockwood Casualty Insurance Company	BAMR US PC Group	\$602	Independent Agency	Workers' Compensation	+20.0%	+7.9%	+9.3%
RSUI Indemnity Company	Berkshire Hathaway Insurance Group	\$12,882	Broker, Managing General Agent	Other Liab (Occurrence)	+0.6%	-13.8%	+0.6%
Rural Community Insurance Company	Zurich Insurance US PC Group	\$87,204	Other	Mult Peril Crop	+85.7%	-13.5%	-27.6%
Rural Trust Insurance Company	...	\$1,700	Exclusive/Captive Agent, General Agent	Commercial Multiple Peril (Total)	+19.6%	+16.3%	+27.0%
Safe Harbor Insurance Company	Ocean Harbor Insurance Companies	\$4,367	Managing General Agent	Homeowners Mult Peril	-9.2%	-11.3%	+11.2%
Safeco Insurance Company of America	Liberty Mutual Insurance Companies	\$107,295	Independent Agency	Homeowners Mult Peril	+23.7%	+28.4%	+29.8%
SafePort Insurance Company	GeoVera Nova U.S. Insurance Group	\$16,582	Managing General Agent	Homeowners Mult Peril	+34.4%	+22.9%	+4.1%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Safety First Insurance Company	Tokio Marine US PC Group	\$2,085	Broker	Workers' Compensation	+191.9%	-27.4%	
Safety National Casualty Corporation	Tokio Marine US PC Group	\$39,247	Broker	Excess Workers' Compensation	+11.8%	+3.2%	+11.9%
Safety Specialty Insurance Company	Tokio Marine US PC Group	\$1,283	Broker, General Agent	Commercial Multiple Peril (Total)	-90.9%	-17.2%	L.T. - 100%
Sagamore Insurance Company	Progressive Insurance Group	\$243	Independent Agency	Workers' Compensation	+58.3%	-77.6%	-26.9%
Samsung F & M Insurance Co, Ltd USB	...	\$1,116	Broker	Commercial Multiple Peril (Total)	+61.8%	-18.9%	+9.7%
Scottsdale Indemnity Company	Nationwide Property & Casualty Group	\$4,002	Independent Agency	Other Liab (Claims-made)	-18.7%	-8.9%	-6.1%
Scottsdale Insurance Company	Nationwide Property & Casualty Group	\$53,385	Independent Agency	Other Liab (Occurrence)	+9.9%	+16.7%	+10.2%
Scottsdale Surplus Lines Insurance Co	Nationwide Property & Casualty Group	\$55	Independent Agency	Other Liab (Claims-made)	+7.8%	-16.4%	
Securian Casualty Company	Securian Financial PC Group	\$11,874	Managing General Agent	Inland Marine	+21.2%	+31.3%	-5.8%
Securian Specialty Lines, Inc.	Securian Financial PC Group	\$3	Inactive	Non-Agent Line			
Security National Insurance Company	AmTrust Group	\$12,425	Independent Agency	Workers' Compensation	+2.5%	+25.9%	+22.0%
Selective Insurance Co of South Carolina	Selective Insurance Group	\$37,422	Independent Agency	All Commercial Auto	-11.6%	+3.0%	+6.1%
Selective Insurance Co of the Southeast	Selective Insurance Group	\$81,723	Independent Agency	All Commercial Auto	+3.3%	+7.5%	+5.7%
Selective Insurance Company of America	Selective Insurance Group	\$83,548	Independent Agency	All Commercial Auto	+4.3%	+1.8%	+5.9%
Seneca Insurance Company, Inc.	Fairfax Financial (USA) Group	\$9,388	Broker	Commercial Multiple Peril (Total)	+17.8%	+78.7%	+20.6%
Seneca Specialty Insurance Company	Fairfax Financial (USA) Group	\$1,675	Broker	Fire	-14.5%	-26.6%	-9.7%
Sentinel Insurance Company, Ltd.	Hartford Insurance Group	\$12,254	Independent Agency	Workers' Compensation	-16.9%	-21.1%	-12.8%
Sentrui Casualty Company	...	\$13,340	Independent Agency	Other Liab (Occurrence)	+76.6%	+25.1%	+57.3%
Sentry Casualty Company	Sentry Insurance Group	\$4,409	Independent Agency	Workers' Compensation	-4.1%	+0.9%	+4.7%
Sentry Insurance Company	Sentry Insurance Group	\$18,405	Exclusive/Captive Agent, Independent Agency	All Commercial Auto	+15.7%	+3.5%	+15.9%
Sentry Select Insurance Company	Sentry Insurance Group	\$19,210	Exclusive/Captive Agent	All Commercial Auto	+0.1%	-14.4%	-1.7%
Sequoia Insurance Company	AmTrust Group	\$4,956	Independent Agency	Workers' Compensation	+7.4%	+10.4%	+16.2%
Service American Indemnity Company	Service Insurance Group	\$1,891	Direct Response	Workers' Compensation	-84.6%	+26.0%	-45.6%
Service Insurance Company, Inc.	...	\$3	Broker	Surety			
Service Lloyds Insurance Co, a Stock Co	Service Insurance Group	\$276	Direct Response, Independent Agency	Workers' Compensation	+8.6%	-31.2%	
SFM Mutual Insurance Company	SFM Companies	\$155	Independent Agency	Workers' Compensation	L.T. - 100%	-62.3%	+25.0%
Shield Indemnity Incorporated	Universal Shield Insurance Group	\$269	Independent Agency	Other Liab (Occurrence)	+44.8%	+146.2%	
Sierra Specialty Insurance Company	AmTrust Group	\$749	Inactive	Other Liab (Occurrence)	L.T. - 100%	+163.2%	
Silver Oak Casualty, Inc.	AMERISAFE Insurance Group	\$5,156	Direct Response, Independent Agency	Workers' Compensation	+26.5%	+57.9%	+35.7%
SiriusPoint America Insurance Company	SiriusPoint America Insurance Group	\$26,413	Broker	Non-Agent Line	-2.4%	+3.1%	+3.5%
SiriusPoint Specialty Insurance Corp	SiriusPoint America Insurance Group	\$4,959	Broker	Other Liab (Occurrence)	L.T. - 100%	+14.0%	+108.9%
Skyraider Risk Retention Group, Inc.	...	\$41	Not Available	All Commercial Auto		+2.5%	
Sompo America Fire & Marine Ins Co	Sompo Holdings US Group	\$2,742	Independent Agency	Workers' Compensation	+39.5%	+117.1%	+21.1%
Sompo America Insurance Company	Sompo Holdings US Group	\$10,156	Independent Agency	Allied Lines	-42.6%	+3.6%	-10.1%
Southern General Insurance Company	...	\$7,656	Managing General Agent	All Private Passenger Auto	-7.2%	-18.4%	-11.6%
Southern Insurance Company	AmTrust Group	\$1,821	Independent Agency	Workers' Compensation	+172.3%	+45.1%	
Southern Insurance Company of Virginia	Donegal Insurance Group	\$9,386	Independent Agency	All Private Passenger Auto	+13.3%	-14.5%	+5.7%
Southern Mutual Church Insurance Company	...	\$12,012	Direct Response, Independent Agency	Commercial Multiple Peril (Total)	-11.1%	-1.6%	+5.7%
Southern States Insurance Exchange	...	\$6,919	Direct Response, Independent Agency	Commercial Multiple Peril (Total)	-35.3%	+196.2%	+2.4%
Southlake Specialty Insurance Company	Southlake Insurance Group	\$694	Managing General Agent	All Commercial Auto	-65.2%	+13.1%	
Southwest Marine and General Ins Co	Coaction Specialty Insurance Group	\$159	Managing General Agent	Other Liab (Occurrence)	-97.8%	-3.3%	-80.8%
Southwind Risk Retention Group, Inc.	...	\$362	General Agent	All Commercial Auto	G.T. +200%	+116.5%	
Specialty Builders Insurance Company	Builders Insurance Group	\$1,003	Independent Agency	Other Liab (Occurrence)	-35.0%	G.T. +200%	
Spinnaker Insurance Company	Spinnaker Insurance Group	\$18,105	Managing General Agent	Homeowners Mult Peril	+48.0%	+37.3%	+42.7%
Spinnaker Specialty Insurance Company	Spinnaker Insurance Group	\$4,154	Inactive	Homeowners Mult Peril	+42.9%	-27.4%	

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Spirit Mountain Ins Co RRG, Inc.	...	\$167	Not Available	Other Liab (Claims-made)	+24.6%	-11.2%	+11.2%
St. Paul Fire and Marine Insurance Co	Travelers Group	\$13,865	Independent Agency	Commercial Multiple Peril (Total)	+9.8%	+51.4%	+82.9%
St. Paul Guardian Insurance Company	Travelers Group	\$5,982	Independent Agency, Worksite Marketing	Commercial Multiple Peril (Total)	-21.5%	+64.4%	+53.7%
St. Paul Mercury Insurance Company	Travelers Group	\$1,795	Independent Agency	Commercial Multiple Peril (Total)	-20.7%	+66.5%	+32.8%
St. Paul Surplus Lines Insurance Company	Travelers Group	\$850	Broker	Other Liab (Claims-made)	-83.8%	+70.6%	+11.8%
Standard Fire Insurance Company	Travelers Group	\$56,817	Independent Agency	All Private Passenger Auto	-13.4%	-13.4%	-5.7%
Standard Guaranty Insurance Company	Assurant P&C Group	\$39,736	Direct Response	Allied Lines	+13.8%	+13.8%	+15.0%
Star Insurance Company	AF Group	\$1,998	Independent Agency	Workers' Compensation	-48.8%	-13.0%	-29.1%
Star Mutual Risk Retention Group, Inc.	...	\$397	Managing General Agent	All Commercial Auto	+15.7%	G.T. +200%	
StarNet Insurance Company	W. R. Berkley Insurance Group	\$15,882	Independent Agency	Inland Marine	+15.4%	+67.5%	+0.6%
Starr Indemnity & Liability Company	Starr International Group	\$97,845	Independent Agency	Other Liab (Occurrence)	+26.3%	-0.9%	+21.9%
Starr Specialty Insurance Company	Starr International Group	\$5,930	Independent Agency	Workers' Compensation	-8.2%	+21.6%	+47.3%
Starr Surplus Lines Insurance Company	Starr International Group	\$57,076	Independent Agency	Fire	-0.8%	-4.1%	+8.4%
StarStone National Insurance Company	Core Specialty Insurance Group	\$12,051	Independent Agency, Managing General Agent	Workers' Compensation	-24.4%	+64.7%	+18.0%
StarStone Specialty Insurance Company	Core Specialty Insurance Group	\$17,282	Independent Agency	Fire	+12.7%	+12.2%	+9.9%
State Auto Property & Casualty Ins Co	Liberty Mutual Insurance Companies	\$8,950	Independent Agency	Commercial Multiple Peril (Total)	-29.9%	-43.8%	-37.5%
State Automobile Mutual Insurance Co	Liberty Mutual Insurance Companies	\$16,112	Independent Agency	All Commercial Auto	-37.8%	-37.1%	-13.9%
State Farm Fire and Casualty Company	State Farm Group	\$944,077	Exclusive/Captive Agent	Homeowners Mult Peril	+8.6%	+14.9%	+9.9%
State Farm Mutual Automobile Ins Co	State Farm Group	\$1,532,257	Exclusive/Captive Agent	All Private Passenger Auto	-2.4%	+5.4%	+9.5%
State National Insurance Company, Inc.	Markel Insurance Group	\$9,422	General Agent	All Private Passenger Auto	+14.6%	-44.7%	-25.6%
State Volunteer Mutual Insurance Company	...	\$25	Direct Response, Independent Agency	Medical Professional Liability (Total)	+200.0%	-26.9%	-76.0%
Steadfast Insurance Company	Zurich Insurance US PC Group	\$24,140	Independent Agency	Other Liab (Claims-made)	-9.1%	-8.1%	-6.6%
SteadPoint Insurance Company	...	\$172	Managing General Agent	Workers' Compensation			
STICO Mutual Insurance Company, RRG	...	\$340	Broker	Other Liab (Occurrence)	-53.2%	+10.8%	-17.9%
Stillwater Insurance Company	Stillwater Insurance Group	\$11	Independent Agency, Direct Response	Homeowners Mult Peril	-25.0%	-14.3%	
Stillwater Property and Casualty Ins Co	Stillwater Insurance Group	\$13,095	Independent Agency, Direct Response	Homeowners Mult Peril	+6.3%	+3.0%	+13.3%
Stonegate Insurance Company	Producers National Group	\$13	Managing General Agent	All Private Passenger Auto	-73.3%	-53.8%	
Stonewood Insurance Company	James River Group	\$23,802	Independent Agency	All Commercial Auto	-11.1%	-26.1%	-14.5%
Stonington Insurance Company	QBE North America Insurance Group	\$303	Managing General Agent, General Agent	Workers' Compensation	+189.5%	-24.8%	
Stratford Insurance Company	American International Group	\$2,282	General Agent	Mult Peril Crop	L.T. - 100%	-97.1%	-19.1%
Summit Specialty Insurance Company	ReAlign Insurance Group	\$4,665	Independent Agency	Other Liab (Occurrence)	+32.7%	+109.1%	
SummitPoint Insurance Company	Encova Mutual Insurance Group	\$1,967	Independent Agency	Workers' Compensation	+19.9%	+15.8%	+8.6%
SUNZ Insurance Company	...	\$2,503	Managing General Agent	Workers' Compensation	-24.8%	-33.7%	+54.3%
Superior Specialty Insurance Company	Markel Insurance Group	\$703	Managing General Agent	Commercial Multiple Peril (Total)	G.T. +200%	+35.5%	
SureChoice Underwriters Reciprocal Exch	Slaine Insurance Group	\$36,938	Managing General Agent	Homeowners Mult Peril	+10.2%	+63.7%	
SureTec Insurance Company	Markel Insurance Group	\$1,390	Independent Agency	Surety	-24.5%	+2.3%	-12.4%
Sutton National Insurance Company	Sutton National Group	\$746	Managing General Agent	Homeowners Mult Peril	+34.1%	-25.2%	
Sutton Specialty Insurance Company	Sutton National Group	\$6,890	Managing General Agent	Other Liab (Occurrence)	+12.4%	-1.7%	+33.3%
Swiss Re Corporate Solutions America Ins	Swiss Reinsurance Group	\$37,975	Independent Agency	Non-Agent Line	-10.6%	+8.0%	+57.5%
Swiss Re Corporate Solutions Capacity	Swiss Reinsurance Group	\$14,348	Independent Agency	Other Liab (Claims-made)	+6.5%	+9.5%	-2.9%
Swiss Re Corporate Solutions Elite Ins	Swiss Reinsurance Group	\$17,463	Broker	Allied Lines	+38.6%	-27.4%	+63.4%
Swiss Re Corporate Solutions Premier Ins	Swiss Reinsurance Group	\$118	Independent Agency	Surety	+23.5%	+50.0%	-13.9%
Synergy Comp Insurance Company	...	\$372	Independent Agency	Workers' Compensation	-40.4%	+1.5%	
TDC National Assurance Company	The Doctors Company Insurance Group	\$1,932	Independent Agency, Broker	Other Liab (Claims-made)	+0.0%	+2.4%	-6.3%
TDC Specialty Insurance Company	The Doctors Company Insurance Group	\$11,018	Managing General Agent	Other Liab (Claims-made)	+5.4%	-13.8%	-12.1%
Teachers Insurance Company	Horace Mann Insurance Group	\$16,362	Exclusive/Captive Agent	Homeowners Mult Peril	+3.3%	+0.3%	+6.0%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Technology Insurance Company, Inc.	AmTrust Group	\$20,346	Independent Agency	Workers' Compensation	+4.7%	-3.6%	+1.7%
Technology Transportation Mutual RRG	...	\$685	Inactive	All Commercial Auto	+38.8%	+97.5%	
Terra Insurance Company (A RRG)	...	\$161	Direct Response	Other Liab (Claims-made)	-5.3%	+126.4%	+47.4%
Terrafirma RRG LLC	...	\$126	Not Available	Other Liab (Claims-made)		+1.6%	
Texas Insurance Company	AU Holding Company Group	\$12,762	Independent Agency	Other Liab (Occurrence)	+32.2%	+22.3%	+33.9%
The Doctors Company RRG, A Recip Exch	The Doctors Company Insurance Group	\$1,445	Not Available	Medical Professional Liability (Total)		-9.3%	
The Doctors Company, An Interins Exch	The Doctors Company Insurance Group	\$6,298	Independent Agency, Direct Response	Medical Professional Liability (Total)	-3.8%	-5.9%	-3.7%
The Gray Casualty & Surety Company	...	\$5,953	Independent Agency	Surety	+29.8%	+68.5%	+87.3%
The Gray Insurance Company	The Gray Insurance Group	\$906	Independent Agency	All Commercial Auto	-47.0%	+44.6%	-44.5%
The Hanover American Insurance Company	Hanover Ins Group Prop & Cas Cos	\$15,971	Independent Agency	Commercial Multiple Peril (Total)	+4.7%	-13.9%	-5.0%
The Hanover Insurance Company	Hanover Ins Group Prop & Cas Cos	\$53,844	Independent Agency	All Private Passenger Auto	+28.3%	+7.9%	+14.5%
The Members Insurance Company	Auto Club Group	\$90,302	Independent Agency	All Private Passenger Auto	+38.4%	+11.6%	+16.4%
The Pie Insurance Company	Pie Insurance Group	\$8,807	Independent Agency	Workers' Compensation	+115.9%	+52.4%	
Third Coast Insurance Company	AF Group	\$375	Independent Agency	All Commercial Auto	-63.7%	-50.9%	-12.9%
Titan Insurance Company, Inc., A RRG	Titan Insurance Group	\$262	Exclusive/Captive Agent	Other Liab (Occurrence)	-1.5%	+8.2%	+0.0%
Title Industry Assurance Company, RRG	...	\$96	Not Available	Other Liab (Claims-made)	+18.5%	+54.2%	+16.1%
TNUS Insurance Company	Tokio Marine US PC Group	\$4	Independent Agency, Broker	Workers' Compensation	+0.0%	-69.2%	+0.0%
Tokio Marine America Insurance Company	Tokio Marine US PC Group	\$13,581	Independent Agency, Broker	All Commercial Auto	+7.2%	+23.6%	+5.0%
Tokio Marine Specialty Insurance Company	Tokio Marine US PC Group	\$6,932	Broker, Independent Agency	Other Liab (Occurrence)	-24.8%	+25.7%	+14.7%
Tower Hill Prime Insurance Company	Tower Hill Group	\$8,093	Managing General Agent	Homeowners Mult Peril	-4.5%	-4.4%	+19.8%
Toyota Motor Insurance Company	...	\$1,347	Direct Response	Other Liab (Occurrence)	+34.5%	+24.8%	+16.9%
Trans Pacific Insurance Company	Tokio Marine US PC Group	\$336	Independent Agency, Broker	All Private Passenger Auto	+149.2%	-18.3%	-21.1%
Transamerica Casualty Insurance Company	...	\$4	Independent Agency, Exclusive/Captive Agent	Non-Agent Line	+0.0%	-33.3%	-17.0%
TRANSGUARD INSURANCE COMPANY OF AMERICA	IAT Insurance Group	\$5,042	Independent Agency	All Commercial Auto	-50.2%	+9.2%	-5.6%
Transportation Insurance Company	CNA Insurance Companies	\$10,466	Independent Agency	Commercial Multiple Peril (Total)	+15.8%	+38.5%	+25.6%
TravCo Insurance LLC	Travelers Group	\$526	Independent Agency	Homeowners Mult Peril	G.T. +200%		
Travelers Casualty and Surety Co of Amer	Travelers Group	\$109,609	Independent Agency	Other Liab (Claims-made)	+20.5%	-6.6%	+11.2%
Travelers Casualty and Surety Company	Travelers Group	\$8,190	Independent Agency	Workers' Compensation	+8.0%	+8.4%	+2.0%
Travelers Casualty Co of Connecticut	Travelers Group	\$12,059	Independent Agency	Workers' Compensation			
Travelers Casualty Ins Co of America	Travelers Group	\$32,146	Independent Agency	Commercial Multiple Peril (Total)	+4.8%	+3.7%	+4.3%
Travelers Commercial Casualty Company	Travelers Group	\$1,236	Independent Agency	Workers' Compensation			
Travelers Excess and Surplus Lines Co	Travelers Group	\$22,993	Broker	Allied Lines	+2.7%	-8.5%	+23.6%
Travelers Home and Marine Ins Co	Travelers Group	\$107,767	Independent Agency	Homeowners Mult Peril	+18.0%	+13.5%	+15.8%
Travelers Indemnity Co of America	Travelers Group	\$40,750	Independent Agency	Commercial Multiple Peril (Total)	-26.7%	-11.8%	+3.5%
Travelers Indemnity Co of Connecticut	Travelers Group	\$46,708	Independent Agency	Commercial Multiple Peril (Total)	+20.1%	-4.8%	+5.4%
Travelers Indemnity Company	Travelers Group	\$80,619	Independent Agency	All Commercial Auto	-12.6%	+8.6%	+9.1%
Travelers Personal Insurance Company	Travelers Group	\$136,881	Independent Agency	Homeowners Mult Peril	+24.5%	+19.7%	+37.9%
Travelers Personal Security Insurance Co	Travelers Group	\$4,234	Independent Agency	All Private Passenger Auto	-36.6%	-17.4%	-13.6%
Travelers Property Casualty Co of Amer	Travelers Group	\$202,284	Independent Agency	Other Liab (Occurrence)	+12.4%	+12.7%	+11.0%
Travelers Specialty Insurance Company	Travelers Group	\$20	Independent Agency	Other Liab (Occurrence)		-48.6%	
Tri-State Insurance Company of Minnesota	W. R. Berkley Insurance Group	\$12,776	Independent Agency	Commercial Multiple Peril (Total)	-17.2%	+13.5%	+1.1%
Trisura Insurance Company	Trisura US Insurance Group	\$7,080	Managing General Agent	All Commercial Auto	+25.5%	+165.7%	
Trisura Specialty Insurance Company	Trisura US Insurance Group	\$7,841	Managing General Agent	Other Liab (Occurrence)	-10.2%	-24.2%	-15.2%
Triton Insurance Company	...	\$9,657	Direct Response	Non-Agent Line	G.T. +200%	+122.4%	+27.9%
Triumphe Casualty Company	Great American P & C Insurance Group	\$1,849	Independent Agency, General Agent	Workers' Compensation	+74.8%	+1.8%	

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Truck Insurance Exchange	Farmers Insurance Group	\$2,240	Exclusive/Captive Agent	Commercial Multiple Peril (Total)	-18.0%	-29.5%	+42.5%
Trumbull Insurance Company	Hartford Insurance Group	\$17,233	Independent Agency	All Private Passenger Auto	+23.4%	+9.3%	+14.9%
Twin City Fire Insurance Company	Hartford Insurance Group	\$42,628	Independent Agency	Workers' Compensation	+12.7%	-5.9%	+3.3%
TypTap Insurance Company	HCI Insurance Group	\$8,012	Managing General Agent	Homeowners Mult Peril	-11.0%	-8.5%	
U.S. Specialty Insurance Company	Tokio Marine US PC Group	\$25,245	Managing General Agent, Independent Agency	Other Liab (Claims-made)	+0.5%	-21.4%	-3.3%
U.S. Underwriters Insurance Company	Berkshire Hathaway Insurance Group	\$4	Independent Agency	Other Liab (Occurrence)	+0.0%	-33.3%	-26.5%
Union Insurance Company	W. R. Berkley Insurance Group	\$5,803	Independent Agency	All Commercial Auto	+45.8%	-12.8%	+9.2%
Union Insurance Company of Providence	EMC Insurance	\$4,516	Independent Agency	Allied Lines	+10.7%	-19.3%	+3.2%
United Casualty and Surety Insurance Co	...	\$346	Independent Agency	Surety	+13.6%	-7.5%	+10.9%
United Casualty Insurance Co of America	Kemper PC Companies	\$218	Career Agent	Fire	-13.6%	-8.5%	-9.8%
United Educators Ins, a Reciprocal RRG	...	\$6,271	Broker, Independent Agency	Other Liab (Occurrence)	+25.0%	+1.7%	+7.2%
United Financial Casualty Company	Progressive Insurance Group	\$38,383	Independent Agency, Direct Response	All Commercial Auto	L.T. - 100%	+60.1%	+11.3%
United Fire & Casualty Company	United Fire & Casualty Group	\$954	Independent Agency	All Commercial Auto	+107.2%	-8.2%	+11.8%
United Guaranty Residential Ins Co of NC	Arch Insurance Group	\$1	Inactive	Non-Agent Line			
United Guaranty Residential Insurance Co	Arch Insurance Group	\$4,151	Direct Response	Non-Agent Line	-22.3%	-14.3%	-23.6%
United National Insurance Company	Global Indemnity Group	\$409	General Agent, Managing General Agent	Commercial Multiple Peril (Total)	-42.6%	-4.6%	-0.4%
United Services Automobile Association	USAA Group	\$549,154	Direct Response	All Private Passenger Auto	+12.6%	+8.1%	+9.9%
United Specialty Insurance Company	Markel Insurance Group	\$10,883	Managing General Agent	Other Liab (Occurrence)	L.T. - 100%	G.T. +200%	
United States Fidelity and Guaranty Co	Travelers Group	\$7	Independent Agency	Surety	-50.0%	-11.1%	-17.0%
United States Fire Insurance Company	Fairfax Financial (USA) Group	\$49,970	Independent Agency	Non-Agent Line	-14.6%	+4.7%	-4.7%
United States Liability Insurance Co	Berkshire Hathaway Insurance Group	\$42,063	Independent Agency	Other Liab (Occurrence)	+8.8%	+4.1%	+12.8%
United States Surety Company	Tokio Marine US PC Group	\$1,128	Independent Agency	Surety	-20.3%	+25.6%	+17.5%
United Wisconsin Insurance Company	AF Group	\$15,336	Independent Agency, Broker	Workers' Compensation	+47.9%	+32.7%	+19.4%
Unitrin Safeguard Insurance Company	Kemper PC Companies	\$35	Independent Agency	All Private Passenger Auto	- 100.0%	L.T. - 100%	
Universal Fire & Casualty Insurance Co	Universal Shield Insurance Group	\$519	Independent Agency	Other Liab (Claims-made)	-29.7%	+22.2%	-0.9%
Universal Insurance Company (NC)	Auto Club Group	\$15,381	Independent Agency	All Private Passenger Auto	+29.3%	-5.7%	-5.7%
Universal North America Insurance Co	One Alliance Insurance Group	\$44,625	Managing General Agent	Homeowners Mult Peril	+38.9%	+43.0%	+18.8%
Universal Property & Casualty Ins Co	Universal Insurance Holdings Group	\$99,106	Managing General Agent	Homeowners Mult Peril	+20.0%	+21.5%	+14.8%
Universal Underwriters Insurance Company	Zurich Insurance US PC Group	\$17,081	Direct Response	Non-Agent Line	+35.0%	+20.1%	+4.0%
Upland Specialty Insurance Company	...	\$6,591	Inactive	Other Liab (Occurrence)	+21.5%	+81.3%	+61.3%
USAA Casualty Insurance Company	USAA Group	\$437,290	Direct Response	All Private Passenger Auto	+13.1%	+10.8%	+11.9%
USAA General Indemnity Company	USAA Group	\$311,642	Direct Response	All Private Passenger Auto	+15.5%	+13.6%	+13.8%
USPlate Glass Insurance Company	...	\$1	Managing General Agent, Independent Agency	Allied Lines		+0.0%	
Utica Mutual Insurance Company	Utica National Insurance Group	\$20,598	Independent Agency	Commercial Multiple Peril (Total)	+4.6%	+8.8%	+16.3%
Utica National Assurance Company	Utica National Insurance Group	\$9,845	Independent Agency	Commercial Multiple Peril (Total)	+13.5%	+12.1%	+23.3%
Valley Forge Insurance Company	CNA Insurance Companies	\$9,189	Independent Agency	Commercial Multiple Peril (Total)	+43.3%	-5.2%	+6.7%
Vanliner Insurance Company	Great American P & C Insurance Group	\$8,914	General Agent, Other	Workers' Compensation	+9.9%	-21.5%	-1.2%
Vantage Risk Assurance Company	Vantage US Group	\$1,868	Broker	Other Liab (Claims-made)	+59.4%	-45.1%	
Vantage Risk Specialty Insurance Company	Vantage US Group	\$9,988	Broker	Other Liab (Occurrence)	+16.1%	+50.8%	
Vantapro Specialty Insurance Company	Fairfax Financial (USA) Group	\$976	Exclusive/Captive Agent	All Commercial Auto	+31.8%	+5.1%	-1.4%
Vault E&S Insurance Company	Vault Insurance Group	\$2,144	Broker	Homeowners Mult Peril	+10.5%	+39.9%	-8.1%
Vault Reciprocal Exchange	Vault Insurance Group	\$861	Broker	Homeowners Mult Peril	+187.5%	+41.8%	
Velocity Specialty Insurance Company	FM Group	\$3,433	Managing General Agent	Commercial Multiple Peril (Total)	-46.0%	+59.2%	
Verlan Fire Insurance Company	Hanover Ins Group Prop & Cas Cos	\$7,252	Independent Agency, Broker	Fire	+21.0%	+16.8%	+4.3%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (All Premium)	Q3-to-Q3 Change	Rolling Change	Average Change
Victor Insurance Exchange	...	\$2,470	Managing General Agent	Commercial Multiple Peril (Total)	G.T. +200%	+63.7%	
Vigilant Insurance Company	Chubb INA Group	\$14,934	Independent Agency	Homeowners Mult Peril	+2.9%	-6.1%	+1.8%
Virginia Surety Company, Inc.	Assurant P&C Group	\$16,228	Direct Response, Independent Agency	Other Liab (Occurrence)	-5.9%	-4.2%	-9.0%
Voyager Indemnity Insurance Company	Assurant P&C Group	\$2,088	Direct Response	Inland Marine	+140.8%	-20.5%	+32.2%
Waypoint Mutual	Waypoint Mutual Group	\$68	Independent Agency	Workers' Compensation	-30.6%	G.T. +200%	
WCF National Insurance Company	WCF Insurance Group	\$44	Independent Agency	Workers' Compensation	+25.5%	-94.7%	-82.6%
WCF Select Insurance Company	WCF Insurance Group	\$226	Independent Agency	Workers' Compensation	-100.0%	+48.1%	
Wellfleet Insurance Company	Berkshire Hathaway Insurance Group	\$6,087	Managing General Agent	Non-Agent Line	+21.4%	-3.5%	+20.9%
Wellfleet New York Insurance Company	Berkshire Hathaway Insurance Group	\$6,061	Managing General Agent	Non-Agent Line	+12.0%	+32.5%	+60.3%
Wesco Insurance Company	AmTrust Group	\$50,912	Independent Agency	Workers' Compensation	+55.5%	+6.2%	+12.1%
West American Insurance Company	Liberty Mutual Insurance Companies	\$2,989	Independent Agency	Commercial Multiple Peril (Total)	-11.8%	+6.4%	-13.3%
West Bend Insurance Company	West Bend Insurance Group	\$83,389	Independent Agency	Other Liab (Occurrence)	+22.3%	+9.0%	+17.9%
Westchester Fire Insurance Company	Chubb INA Group	\$13,282	Independent Agency	Non-Agent Line	-0.1%	+1.1%	+29.4%
Westchester Surplus Lines Insurance Co	Chubb INA Group	\$47,208	Independent Agency	Other Liab (Occurrence)	+6.6%	+5.4%	+13.4%
Western National Mutual Insurance Co	Western National Insurance Group	\$28	Independent Agency	All Commercial Auto		-100.0%	
Western Pacific Mutual Ins Co, A RRG	...	\$236	Other Direct	Other Liab (Claims-made)	-23.3%	+24.6%	+9.1%
Western Surety Company	CNA Insurance Companies	\$11,633	Independent Agency	Surety	-35.0%	+15.7%	-8.9%
Western World Insurance Company	American International Group	\$7,854	General Agent	Commercial Multiple Peril (Total)	+12.4%	-5.0%	+4.3%
Westfield Champion Insurance Company	Westfield Group	\$2,231	Inactive	Commercial Multiple Peril (Total)	+22.5%	+20.7%	+56.9%
Westfield Insurance Company	Westfield Group	\$34,040	Independent Agency	Commercial Multiple Peril (Total)	-1.5%	+12.2%	+8.8%
Westfield National Insurance Company	Westfield Group	\$6,294	Independent Agency	All Private Passenger Auto	-17.8%	+12.9%	+6.5%
Westfield Premier Insurance Company	Westfield Group	\$1,856	Inactive	Commercial Multiple Peril (Total)	-1.3%	+110.8%	+73.5%
Westfield Select Insurance Company	Westfield Group	\$937	Inactive	Other Liab (Claims-made)	+142.7%	G.T. +200%	
Westfield Specialty Insurance Company	Westfield Group	\$15,088	Inactive	Other Liab (Occurrence)	-7.0%	+18.9%	
Westfield Superior Insurance Company	Westfield Group	\$2,826	Inactive	Commercial Multiple Peril (Total)	+3.9%	+52.3%	+61.7%
Westfield Touchstone Insurance Company	Westfield Group	\$757	Inactive	Commercial Multiple Peril (Total)	+2.9%	-2.0%	+22.3%
Westminster American Insurance Company	...	\$15,354	Independent Agency	Commercial Multiple Peril (Total)	-5.1%	+15.5%	+11.0%
Westport Insurance Corporation	Swiss Reinsurance Group	\$4	Inactive	Surety		L.T. -100%	
Wilson Mutual Insurance Company	Encova Mutual Insurance Group	\$152	Independent Agency	Homeowners Mult Peril			
Windsor-Mount Joy Mutual Insurance Co	...	\$3,643	Independent Agency	Homeowners Mult Peril	+2.3%	+6.4%	+3.7%
Woodlands Risk Retention Group, Inc.	...	\$40	Not Available	All Commercial Auto	-50.0%	-53.4%	
Work First Casualty Company	...	\$767	Not Available	Workers' Compensation	-60.4%	-17.8%	-28.5%
Wright National Flood Insurance Company	...	\$9,671	Managing General Agent	Federal Flood	+5.2%	+9.7%	+0.3%
XL Insurance America, Inc.	XL America Companies	\$47,643	Independent Agency	Other Liab (Occurrence)	-17.8%	+7.3%	+6.8%
XL Specialty Insurance Company	XL America Companies	\$62,292	Independent Agency	Other Liab (Claims-made)	-7.0%	-10.8%	-3.8%
YRIG Risk Retention Group, Inc.	...	\$207	Inactive	Other Liab (Claims-made)	+156.3%	-2.5%	
Zenith Insurance Company	Fairfax Financial (USA) Group	\$871	Independent Agency	Workers' Compensation	-35.1%	-29.7%	-4.5%
ZNAT Insurance Company	Fairfax Financial (USA) Group	\$3,962	Independent Agency	Workers' Compensation	-13.5%	-12.5%	-3.7%
Zurich American Insurance Co of Illinois	Zurich Insurance US PC Group	\$939	Independent Agency	Workers' Compensation	-33.7%	-55.1%	-32.4%
Zurich American Insurance Company	Zurich Insurance US PC Group	\$240,190	Independent Agency	Workers' Compensation	-13.9%	+11.2%	+13.0%

This 2025 Q3-North Carolina Quarterly P&C Marketplace Summary has provided the reader with both visual and numeric presentations of quarterly P&C marketplace data. This data is provided to you as a benefit of your membership in the ***Independent Insurance Agents of North Carolina***.

Other informative insurance industry data products are offered by Real Insurance Solutions Consulting (R.I.S.C.), which also may be available to you as members:

- **Annual** state-specific ***P&C Marketplace Summaries*** are made available approximately mid-way through the calendar year following based on data reported by P&C insurers for the prior year.
- **Individual insurer** in -depth, state-specific ***P&C Insurer Snapshots*** are available which highlight an individual insurer of your choice, based on the data provided in the *Annual, Quarterly, and Profitability Summaries*.
- **Annual** state-specific ***Storm Event Summaries*** are made available are available, based on data made available from the National Center for Environmental Information (NCEI), a division of the National Oceanic and Atmospheric Administration (NOAA).
- **Long-term**, state-specific ***P&C Profitability Summaries***, introduced in 2025 and provide insurer profitability data for the most recent 10-years with data for all Lines of Business combined, along with details and rankings for each of the 25 individual Lines of Business most relevant to independent agents.

All questions, comments, need for further analysis, or orders for additional insurance industry data products are welcomed at the contact information below:

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