

NORTH CAROLINA PROPERTY-CASUALTY INSURANCE MARKETPLACE REPORT

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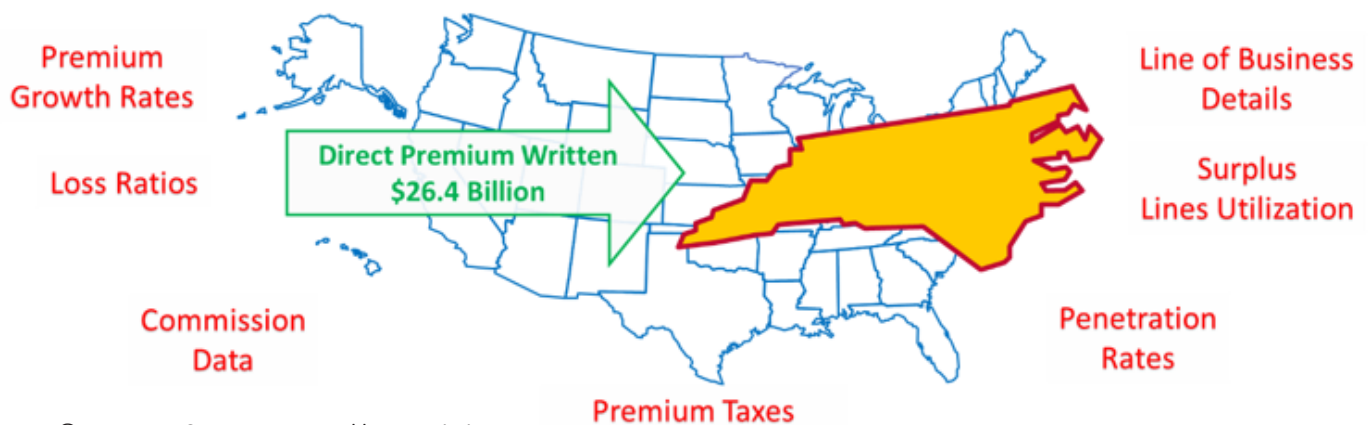


INSURANCE INDUSTRY ANALYSIS PROVIDED BY:

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2025 NC ANNUAL P&C MARKETPLACE SUMMARY



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You are being provided this *2025 North Carolina Annual P&C Marketplace Summary* covering the North Carolina property and casualty (P&C) insurance marketplace as a benefit of your membership in the Independent Insurance Agents of North Carolina.

What follows is a graphic and numeric presentation of the North Carolina P&C industry data from an independent insurance agent's perspective (independent agent). The 2024 data used is the most recent available from A.M. Best Company (June 1, 2025) and includes all 50 states and the District of Columbia (equaling the 51 entities referred to in the data in this report). The *2025 United States Annual P&C Marketplace Summary* will be available to you as members of the **Independent Insurance Agents of North Carolina** at www.independentagent.com.

This Summary focuses on direct premiums, direct losses, and associated underwriting results before reinsurance. It includes Direct data from nearly 3,000 U.S.-domiciled insurers, highlighting those that have written premiums in North Carolina. Direct data is the insurer data that most closely demonstrates what is happening in the P&C marketplace. As independent agents, we operate within this marketplace—competing for, explaining, and placing P&C insurance across the state.

This *2025 North Carolina Annual P&C Marketplace Summary* provides you with data and insights on the following important aspects of the North Carolina P&C marketplace:

- Premiums for all 32 P&C Lines of Business
- The Top 10 Lines of Business for Independent Agents
- Loss and Combined Ratios
- Premium Change Rates
- Penetration Rate of Independent Agents
- Commission Rates
- Surplus Lines
- Premium Taxes
- Largest/Highest and Smallest/Lowest states, and U.S. Average
- Line of Business In-Depth Details on the Lines of Business focused on by Independent Agents

To enhance your understanding, this *Summary* includes five Appendices: Distribution Style Classification, NAIC Line of Business Definitions, Lines of Business—Visual Reference and Abbreviations of Key Terms, a North Carolina All Active Insurers List, and North Carolina Fastest Growing Insurers. This last appendix is new and allows you to see premium growth for the fastest growing insurers.

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2025 North Carolina P&C Marketplace Executive Summary

Premiums Overall

In 2024, North Carolina property and casualty (P&C) Direct Premium Written reached \$26.4 billion, ranking North Carolina 10 of 51 states for total premiums in the United States. That is 2.5% out of \$1.04 trillion in premiums nationwide. On a per capita basis, North Carolina ranks 49 of 51 for all P&C premiums combined, 41 of 51 for Personal Lines, 44 of 51 for Commercial Lines, and 29 of 51 for Agricultural Lines.

Lines of Business

In North Carolina in 2024, the largest Line of Business for independent agents was All Private Passenger Auto, as determined by Direct Premium Written (DPW). The second largest Line of Business in North Carolina was Homeowners Multi-Peril, and the third was All Commercial Auto. For comparison, nationwide in 2024 those Top 3 Lines of Business were: All Private Passenger Auto, Homeowners Multi-Peril, and Other Liability (Occurrence).

Loss Ratios

In 2024 the North Carolina average Loss Ratio across all P&C Lines of Business was 66.6%, with the highest Loss Ratios occurring in Federal Flood (249.9%), Allied Perils Only (148.3%), and Products Liability (81.7%). Nationwide in 2024 the average Loss Ratio was 62.3%, with the highest state-wide average Loss Ratio being 82.2% (Nebraska), and the lowest being 47.5% (Hawaii). Across the United States, the Lines of Business with the highest Loss Ratios are Federal Flood (237.8%), Private Crop (93.0%), and Multi-Peril Crop (85.9%).

Premium Change Rates

From 2023 to 2024 premiums changed in North Carolina by +9.7% for all P&C Lines of Business combined, placing it 20 of 51 in the United States and District of Columbia. The fastest-growing Lines of Business in North Carolina were Earthquake (+24.8%), All Commercial Auto (+13.3%), and Surety (+12.8%). . Nationally, P&C premium change averaged +9.6%, with the fastest growing percentage being + 15.2% (Washington), and the slowest being + 0.2% (North Dakota). The fastest-growing Lines of Business across the U.S. were Homeowners Multi-Peril (+13.4%), Farmowners Multi-Peril (+13.0%), and All Private Passenger Auto (+12.9%).

Independent Agent Penetration of the P&C Marketplace

During 2024, independent agents controlled 58.7% of the North Carolina P&C marketplace. This compares to the United States average of 61.5%, with the highest Penetration Rate being 78.8% (Massachusetts), and the lowest being 51.4% (Alaska). In North Carolina, the top Penetration Rates by Lines of Business were: International (100.0%), Burglary & Theft (97.9%), and Ocean Marine (97.7%). In the United States, top penetration rates by Lines of Business were: International (100.0%), Multi-Peril Crop (96.9%), and Private Crop (96.4%).

Commissions

The average Commission Rate in North Carolina in 2024 was 11.0% for all P&C Lines of Business combined. By contrast, the average Commission Rate in the United States was 11.5%. The highest average Commission Rate was 13.6% (Massachusetts), and the lowest was 10.1% (Delaware).

Surplus Lines

The percentage of P&C insurance premiums going to Surplus Lines is on the rise across all states. In North Carolina in 2024, the percentage of premiums going to Surplus Lines Domestic insurers was 6.2%. That percentage was 6.1% in 2023, and 4.3% in 2020. In the United States the corresponding figures were 9.7%, 9.4%, and 7.0%, respectively. In North Carolina, the top 3 Lines of Business with premiums going to Surplus Lines insurers were: Other Liability (Occurrence), Other Liability (Claims-made), and Fire Peril Only. In United States, the top 3 Lines of Business with premiums going to Surplus Lines insurers were: Other Liability (Occurrence), Other Liability (Claims-made), and Fire Peril Only.

Premium Taxes

All U.S. states levy a tax on property and casualty (P&C) insurance premiums, commonly referred to as a premium tax. In North Carolina in 2024, the average tax rate for Admitted premiums was 2.3%, while the Surplus Lines predominant tax rate was 5.0%. Together these taxes generated \$662 million for North Carolina in 2024, accounting for approximately 2.0% of North Carolina's total tax and fee revenue, or about \$59.9 per capita. Nationally, the average premium tax rates are 2.1% for Admitted premiums, and 3.9% for Surplus Lines premiums. In 2024 that equates to \$25 billion in premium taxes nationwide, or about 2.0% of all state tax and fee revenue.

Largest Insurers

In 2024 State Farm Group (G) was the largest insurer group overall in North Carolina, writing 9.2% of all P&C premiums. Integon Indemnity Corporation emerged as the largest Pure Independent Agent-Broker Distribution Style individual insurer, North Carolina Farm Bureau Mutual Ins Co as the largest Exclusive-Captive Distribution Style individual insurer, and Progressive Premier Ins Co of Illinois as the largest Direct Distribution Style individual insurer.

North Carolina Premiums: All 32 P&C Lines of Business

Figure 1 below, *2024—North Carolina Direct Premium Written: By Line of Business*, lists the Line of Business and then shows the 2024 total Direct Premium Written (DPW) for all 32 P&C Lines of Business that P&C insurers are required to report on in their annual statement to regulators. The Lines of Business are listed in alphabetical order, both below and in most of the subsequent tables and figures in this *Summary*. Of the 32 lines, 26 Lines of Business are primarily focused on by independent agents and are emphasized below with an asterisk (*). As independent agents are the target audience, those 26 Lines of Business are generally emphasized throughout the remainder of this *Summary*.

2024—North Carolina Direct Premiums Written: By Line of Business

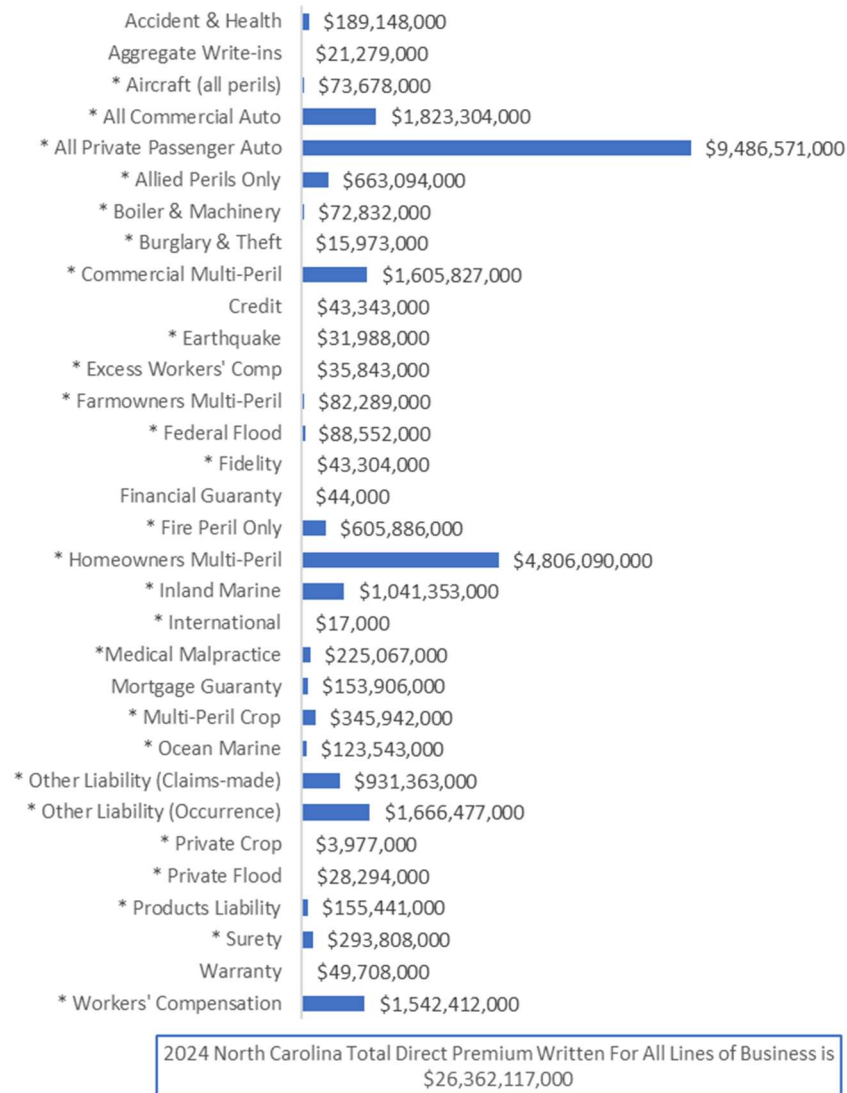


Figure 1 | Source: © A.M. Best Company — used by permission. Note: independent agent-focused Lines of Business are designated by an asterisk (*).

Table 1 below, 2024—North Carolina: All Lines of Business Additional Details, elaborates on the data in the previous Figure 1, with expanded detail on North Carolina Premiums, Loss Ratios, Premium Change Rates, and Penetration Rates for the 32 P&C Lines of Business. The data is provided by Line of Business, for the reader's overall reference. Again, the 26 Lines of Business primarily focused on by independent agents, are emphasized with an asterisk (*). The 1-Year Loss Ratio and Premium Change rates are for 2024. The 5-Year Loss Ratio and Premium Changes rates are for the years 2020 to 2024.

2024—North Carolina: All Lines of Business Additional Details

All P&C Lines of Business	All Direct Premium Written	1-Year Loss Ratio %	5-Year Loss Ratio %	1-Year Premium Change %	5-Year Premium Change %	1-Year Penetration %	5-Year Penetration %
Accident & Health	189,148,000	90%	76%	5%	10%	78%	73%
Aggregate Write-ins	21,279,000	43%	33%	-4%	-3%	45%	38%
* Aircraft (all perils)	73,678,000	42%	46%	8%	13%	92%	91%
* All Commercial Auto	1,823,304,000	65%	63%	13%	13%	89%	87%
* All Private Passenger Auto	9,486,571,000	66%	69%	12%	9%	34%	32%
* Allied Perils Only	663,094,000	148%	55%	8%	11%	81%	80%
* Boiler & Machinery	72,832,000	49%	21%	3%	9%	94%	93%
* Burglary & Theft	15,973,000	24%	40%	7%	13%	98%	97%
* Commercial Multi-Peril	1,605,827,000	61%	45%	8%	10%	91%	88%
Credit	43,343,000	43%	38%	-32%	4%	68%	74%
* Earthquake	31,988,000	-9%	3%	25%	15%	88%	82%
* Excess Workers' Comp	35,843,000	13%	40%	-1%	5%	89%	91%
* Farmowners Multi-Peril	82,289,000	61%	52%	6%	5%	41%	38%
* Federal Flood	88,552,000	250%	63%	8%	1%	70%	72%
* Fidelity	43,304,000	7%	20%	-2%	3%	90%	91%
Financial Guaranty	44,000	0%	0%	N/A	-62%	0%	0%
* Fire Peril Only	605,886,000	67%	86%	8%	15%	90%	88%
* Homeowners Multi-Peril	4,806,090,000	74%	63%	13%	12%	43%	41%
* Inland Marine	1,041,353,000	47%	44%	-3%	9%	71%	70%
* International	17,000	-100%	-31%	113%	N/A	100%	100%
* Medical Malpractice	225,067,000	20%	32%	9%	6%	80%	79%
Mortgage Guaranty	153,906,000	0%	0%	-16%	-5%	0%	15%
* Multi-Peril Crop	345,942,000	134%	96%	-7%	12%	97%	97%
* Ocean Marine	123,543,000	52%	57%	-2%	9%	98%	97%
* Other Liability (Claims-made)	931,363,000	43%	45%	9%	11%	87%	88%
* Other Liability (Occurrence)	1,666,477,000	68%	60%	11%	13%	82%	81%
* Private Crop	3,977,000	71%	71%	2%	-7%	73%	76%
* Private Flood	28,294,000	508%	111%	-8%	17%	83%	85%
* Products Liability	155,441,000	82%	57%	7%	11%	93%	92%
* Surety	293,808,000	12%	18%	13%	12%	86%	87%
Warranty	49,708,000	82%	73%	4%	-6%	45%	41%
* Workers' Compensation	1,542,412,000	40%	45%	1%	4%	91%	91%
Total (All Lines)	26,362,117,000	67%	60%	10%	10%	59%	58%

Table 1 | Source: © A.M. Best Company — used by permission. Note: independent agent-focused Lines of Business are highlighted with an asterisk (*)



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North Carolina All Lines of Business Total Premium Comparisons

Table 2 below, *2024—Total and Per Capita Premiums: North Carolina and U.S.*, North Carolina and United States P&C premiums are shown in total, and on a per capita basis. Per capita premiums are provided to give a relative sense of the cost of premiums, but also allows for comparing premiums state to state. For deeper insight, per capita premiums are provided for the following four Line of Business groupings:

- **Total (All Lines of Business Combined)** includes premiums for all 32 P&C Lines of Business.
- **Personal Lines** includes All Private Passenger Auto, and Homeowners Multi-Peril.
- **Commercial Lines** includes All Commercial Auto, Commercial Multi-Peril, Other Liability (Claims-Made), Other Liability (Occurrence), Products Liability, and Workers' Compensation.
- **Ag-Farm Lines** include Farmowners Multi-Peril, Multi-Peril Crop, and Private Crop.

In Table 2, also provided are the largest/highest state and the smallest/lowest state for total premiums and per capita premiums.

Note: The most recent population estimate from the United Census Bureau is the basis for the per capita comparative premium figures.

2024—Total and Per Capita Premiums: North Carolina and U.S.

Line of Business Groupings	North Carolina (Rank)	United States (Average State)	Largest/Highest State	Smallest/Lowest State
Total (All Lines) Premiums	\$26.4 billion (Rank is 10 of 51)	\$1,044,766,804,000 (\$1.04 trillion)	California (\$125.0 billion)	Vermont (\$1.8 billion)
Total (All Lines) Per Capita Premium	\$2,387 (Rank is 49 of 51)	\$3,072	North Dakota (\$4,809)	Ohio (\$2,143)
Personal Lines Per Capita Premium	\$1,294 (Rank is 41 of 51)	\$1,563	Florida (\$2,230)	District of Columbia (\$1,022)
Commercial Lines Per Capita Premium	\$699 (Rank is 44 of 51)	\$943	District of Columbia (\$1,786)	Ohio (\$585)
Ag-Farm Lines Per Capita Premium	\$39 (Rank is 29 of 51)	\$73	North Dakota (\$1,973)	District of Columbia (\$0)

Table 2 | Source: © A.M. Best Company — used by permission, and United States Census Bureau, Population Division and Annual Estimates of Resident Population (Release Date: December 2024)

North Carolina Top 10 Independent Agent Lines of Business

The below Figures 2–5 show the Top 10 Lines of Business written by independent agents in North Carolina and the United States. This is based on Direct Premium Written (DPW) for each Line of Business. Premiums for Lines of Business that fall below the Top 10 are combined in the “All Other Line of Business (LOBs)” pie chart section. Each section of Figures 2 and 4 includes only premiums distributed through independent agents. Each section of Figures 3 and 5 includes premiums from all insurer Distribution Styles.

For information on the classification of insurers into Distribution Styles based on A.M. Best’s reported Marketing Types, see [Appendix #1: Distribution Style Classification](#). Also included in [Appendix #1](#) is additional data on premiums by Line of Business for each Distribution Style, as well as the Top 10 insurers for each Distribution Style.

2024—North Carolina Top 10 Lines of Business

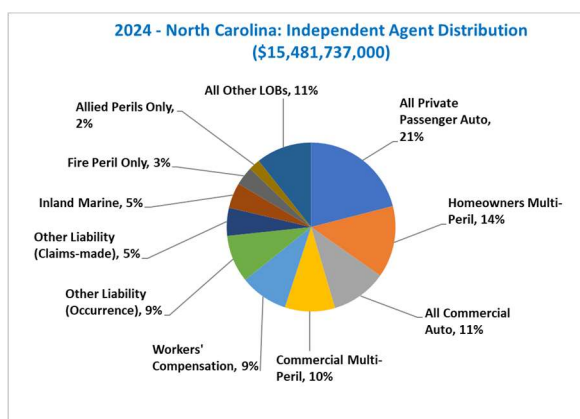


Figure 2

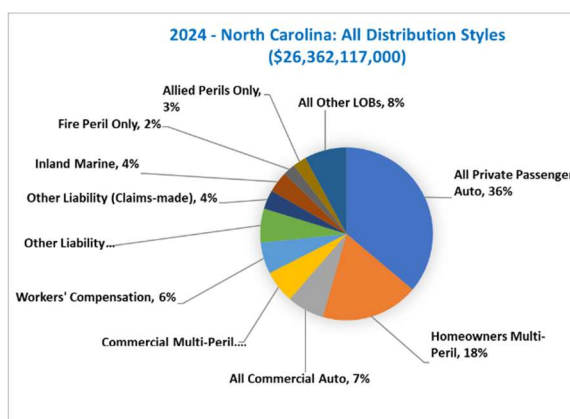


Figure 3

2024—United States Top 10 Lines of Business

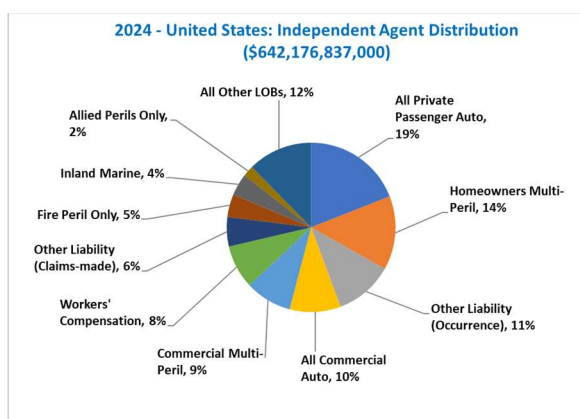


Figure 4

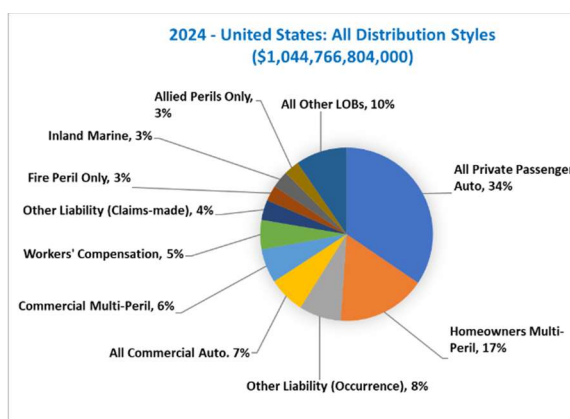


Figure 5

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Top 10 Independent Agent Lines of Business Premium Comparison

Table 3 below, *2024—Top 10 Lines of Business Premium Rankings*, compares annual premium rankings for all 32 P&C Lines of Business (LOB). Shown under the column heading “North Carolina LOB Ranking” are the Top 10 Lines of Business in terms of premiums for North Carolina in 2024. Shown under the column heading “United States LOB Ranking” are the Top 10 Lines of Business in terms of premiums nationwide in 2024.

The column heading “Percent of Time #1 LOB (All States),” shows the percentage of time that Line of Business is ranked #1 in 2024. Specifically, Private Passenger Auto was the #1 Line of Business in 69% of all states, meaning it was #1 in 35 of the 51 states and District of Columbia.

The last column, “Percent of Time in Top 10 LOB (All States),” shows the frequency of each Line of Business in any state’s Top 10 Lines of Business. For example, Private Passenger Auto, Commercial Multi-Peril, Homeowners Multi-Peril, and Other Liability (Occurrence) were in every state’s Top 10 Lines of Business (100%), but Aircraft and Warranty were in the Top 10 only in two states (2%), and so on.

2024—Top 10 Lines of Business Premium Rankings

Lines of Business	North Carolina LOB Ranking	United States LOB Ranking	Percent of Time #1 LOB (All States)	Percent of Time in Top 10 LOB (All States)
Accident & Health				6%
Aggregate Write-ins				
Aircraft (all perils)				2%
All Commercial Auto	#3-LOB	#4-LOB		98%
All Private Passenger Auto	#1-LOB	#1-LOB	69%	100%
Allied Perils Only	#10-LOB	#10-LOB		57%
Boiler & Machinery				
Burglary & Theft				
Commercial Multi-Peril	#4-LOB	#5-LOB		100%
Credit				
Earthquake				4%
Excess Workers' Comp				
Farmowners Multi-Peril				6%
Federal Flood				
Fidelity				
Financial Guaranty				
Fire Peril Only	#9-LOB	#8-LOB		96%
Homeowners Multi-Peril	#2-LOB	#2-LOB	8%	100%
Inland Marine	#8-LOB	#9-LOB		98%
International				
Medical Malpractice				4%
Mortgage Guaranty				
Multi-Peril Crop			10%	41%
Ocean Marine				
Other Liability (Claims-made)	#7-LOB	#7-LOB	2%	86%
Other Liability (Occurrence)	#6-LOB	#3-LOB	8%	100%
Private Crop				4%
Private Flood				
Products Liability				
Surety				4%
Warranty				2%
Workers' Compensation	#5-LOB	#6-LOB	4%	92%

Table 3 | Source: © A.M. Best Company — used by permission.

North Carolina Loss Ratios by Line of Business

Figure 6 below is a bar chart, *2024 North Carolina 1-Year and 5-Year Loss Ratios by Line of Business*, illustrating Loss Ratios for the 26 P&C Lines of Business focused on by independent agents, with the final 2 bars labeled Total (All Lines) representing all 32 Lines of Business. The 26 Lines of Business were highlighted earlier in this *Summary* and were noted with an asterisk (*). The 1-Year Loss Ratio is for 2024. The 5-Year Loss Ratio is the average over the years 2020 to 2024.

Following Figure 6 is Equation 1 which shows how Loss Ratios are calculated.

Note: International is not shown as there is less than 5 years of data available.

2024 North Carolina 1-Year and 5-Year Loss Ratios by Line of Business

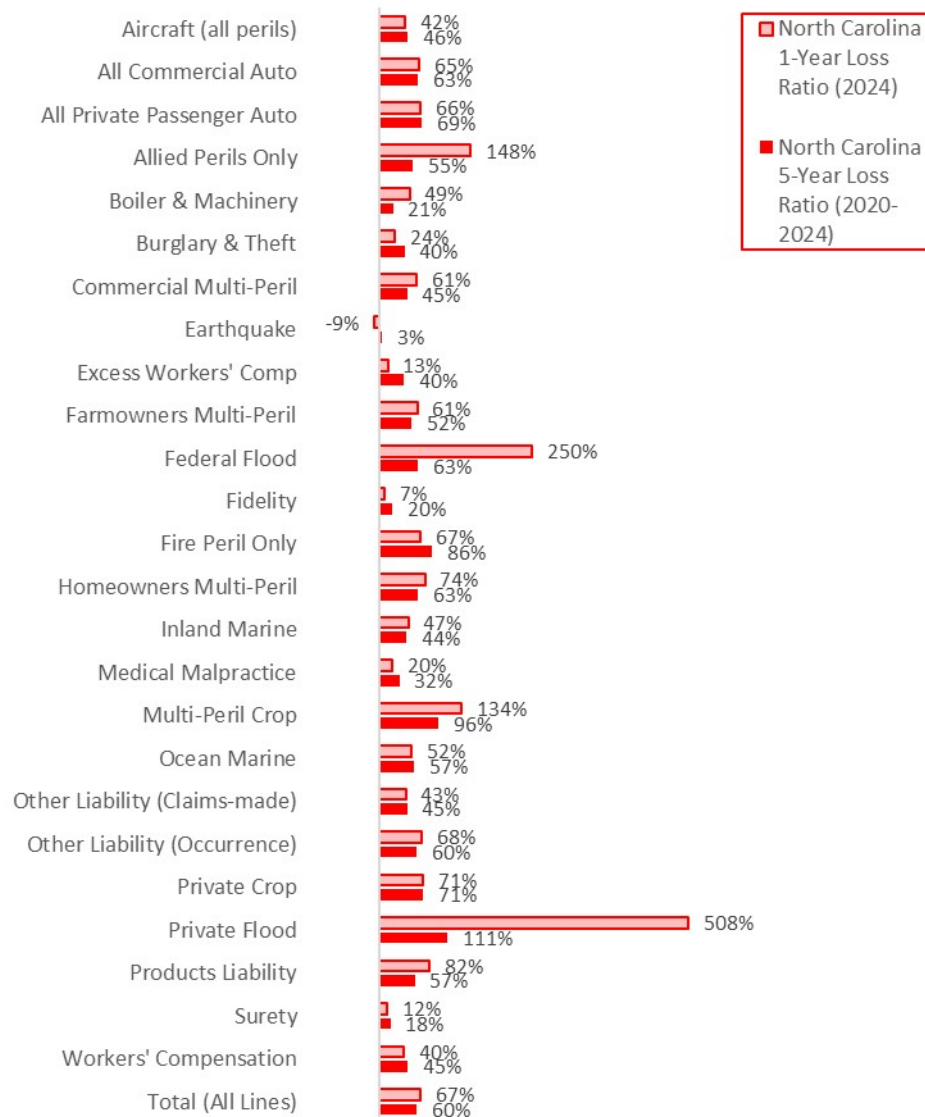


Figure 6 | Source: © A.M. Best Company — used by permission. Note: International not shown, as less than 5 years data is available.

Calculating Loss Ratios

In Equation 1 below, Loss Ratios used in this *Summary* are calculated as “Adjusted Calendar Year Loss Ratio.” That is, the losses used in the ratio of losses to earned premiums equals the paid losses in 2024, plus any estimates of future losses that will be paid from claims in 2024 (new reserves), plus/minus any changes in reserves from previous years made that year (prior reserves).

The "adjusted" part is if dividends are paid out, then the Loss Ratio is adjusted for that cost. Where dividends are a factor (for example, workers’ compensation), it is important to include them whenever Loss Ratios of different Lines of Business are compared.

$$\text{Adjusted Calendar Year Loss Ratio} = \frac{\text{Paid Losses} + \text{New Reserves} \pm \text{Changes in Prior Reserves}}{\text{Earned Premiums} - \text{Policy Dividends}}$$

Equation 1 | Source: A.M. Best Financial Suite (Used with Permission)

Loss Ratio Comparisons

Table 4 below, *2024 Lines of Business Loss Ratios*, compares the 1-year and 5-year average Loss Ratios in North Carolina, and then the United States, broken down by Line of Business and for all lines combined. Table 4 also highlights the range of Loss Ratios across the 50 states and District of Columbia.

Again, the Lines of Business are those 26 Lines of Business focused on by independent agents. Individual state Loss Ratios can and do vary considerably, especially in situations where there are low premiums in a state or an individual Line of Business. Also, negative Loss Ratios are possible if prior year claim reserve reductions exceed 2024 paid losses and 2024 loss reserves.

Note: The International Line of Business is not shown below, as there are less than 5 years data available.

2024 Lines of Business Loss Ratios

Line of Business Loss Ratios	North Carolina 1-Yr 5-Yr	United States 1-Yr 5-Yr	Highest % and State (1-Yr)	Lowest % and State (1-Yr)
Total (All Lines)	66.6% 60.2%	62.3% 63.9%	82.2% (Nebraska)	47.5% (Hawaii)
Aircraft (all perils)	41.8% 46.1%	50.5% 54.2%	234.1% (Connecticut)	-49.3% (Minnesota)
All Commercial Auto	64.6% 63.3%	73.2% 69.3%	101.4% (New York)	44.8% (North Dakota)
All Private Passenger Auto	66.2% 69.0%	66.3% 69.7%	80.0% (New Jersey)	55.9% (North Dakota)
Allied Perils Only	148.3% 54.6%	49.5% 68.4%	159.0% (Indiana)	10.8% (Hawaii)
Boiler & Machinery	49.0% 21.5%	27.4% 39.1%	124.6% (Vermont)	-13.5% (North Dakota)
Burglary & Theft	24.2% 40.2%	23.7% 41.6%	135.8% (Maine)	4.6% (California)
Commercial Multi-Peril	60.9% 44.5%	55.0% 59.8%	86.6% (Georgia)	24.6% (Hawaii)
Earthquake	-8.6% 3.0%	1.0% 1.7%	24.7% (Oklahoma)	-8.6% (North Carolina)
Excess Workers' Comp	13.0% 39.8%	16.2% 35.8%	706.5% (Wyoming)	-100.0% (North Dakota)
Farmowners Multi-Peril	61.3% 52.1%	63.5% 70.6%	234.1% (Georgia)	0.0% (Hawaii)
Federal Flood	249.9% 63.0%	237.8% 98.0%	577.9% (Florida)	-5.9% (Utah)
Fidelity	7.0% 19.8%	36.9% 35.0%	116.1% (New Mexico)	2.9% (Oregon)
Fire Peril Only	66.7% 85.8%	41.4% 56.5%	121.0% (New Mexico)	1.6% (Connecticut)
Homeowners Multi-Peril	74.2% 62.8%	61.8% 68.0%	136.1% (Nebraska)	26.6% (Hawaii)
Inland Marine	47.0% 44.2%	44.1% 49.9%	72.7% (New Mexico)	23.4% (Massachusetts)
Medical Malpractice	20.2% 31.9%	54.4% 55.8%	146.8% (Montana)	-5.3% (North Dakota)
Multi-Peril Crop	134.2% 95.8%	85.9% 89.4%	241.5% (New Hampshire)	21.9% (Indiana)
Ocean Marine	51.7% 56.5%	52.2% 54.7%	168.7% (Idaho)	-35.5% (Arkansas)
Other Liability (Claims-made)	42.7% 44.8%	52.5% 53.5%	114.2% (Arkansas)	18.0% (Oklahoma)
Other Liability (Occurrence)	68.4% 60.1%	80.9% 70.0%	132.8% (Nevada)	42.5% (Vermont)

Private Crop	71.5% 71.3%	93.0% 97.1%	215.2% (Arizona)	-100.0% (Nevada)
Private Flood	508.1% 110.6%	29.9% 39.4%	508.1% (North Carolina)	-100.0% (Massachusetts)
Products Liability	81.7% 57.1%	60.7% 53.0%	139.7% (New York)	-70.2% (Nevada)
Surety	11.9% 17.5%	24.0% 19.8%	59.1% (Rhode Island)	6.4% (Vermont)
Workers' Compensation	39.9% 45.2%	48.0% 48.1%	76.3% (Oregon)	-18.0% (Washington)

Table 4 | Source: © A.M. Best Company — used by permission.

Johnson & Johnson

The Experience of the Past with a Vision for the Future



Commercial Lines

- ✓ Property & Casualty (Binding)
- ✓ Property & Casualty (Brokerage)
- ✓ Ocean Marine
- ✓ Inland Marine
- ✓ Professional
- ✓ Environmental
- ✓ Workers' Compensation
- ✓ Transportation

Personal Lines

- ✓ Homeowners
- ✓ High Value Homeowners
- ✓ Manufactured Homes
- ✓ Marine & Recreation
- ✓ Excess Wind

Private Flood

- ✓ Residential (primary & excess)
- ✓ Commercial (primary & excess)

Program Business

- ✓ Lawyers
- ✓ Professional
- ✓ Independent Contractors
Occupational Accident

Premium Finance



**Johnson & Johnson
Preferred Financing, Inc.**



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North Carolina Premium Change

Figure 7, 2024 North Carolina 1-Year and 5-Year Direct Premium Written Changes, shows the percentage change in Direct Premium Written for the 26 different P&C Lines of Business focused on by independent agents. The final two bars labeled Total (All Lines) is the trend for all 32 Lines of Business. The 1-Year change rate is the percentage change in premiums from 2023 to 2024. The 5-Year change rate is the percentage that results when the premiums for 2020 equals the premiums for 2024, when a constant percentage is applied annually. This is a compound annual premium change rate.

Note: The International Line of Business is not shown below, as there are less than 5 years data available.

2024 North Carolina 1-Year and 5-Year Direct Premium Written Changes

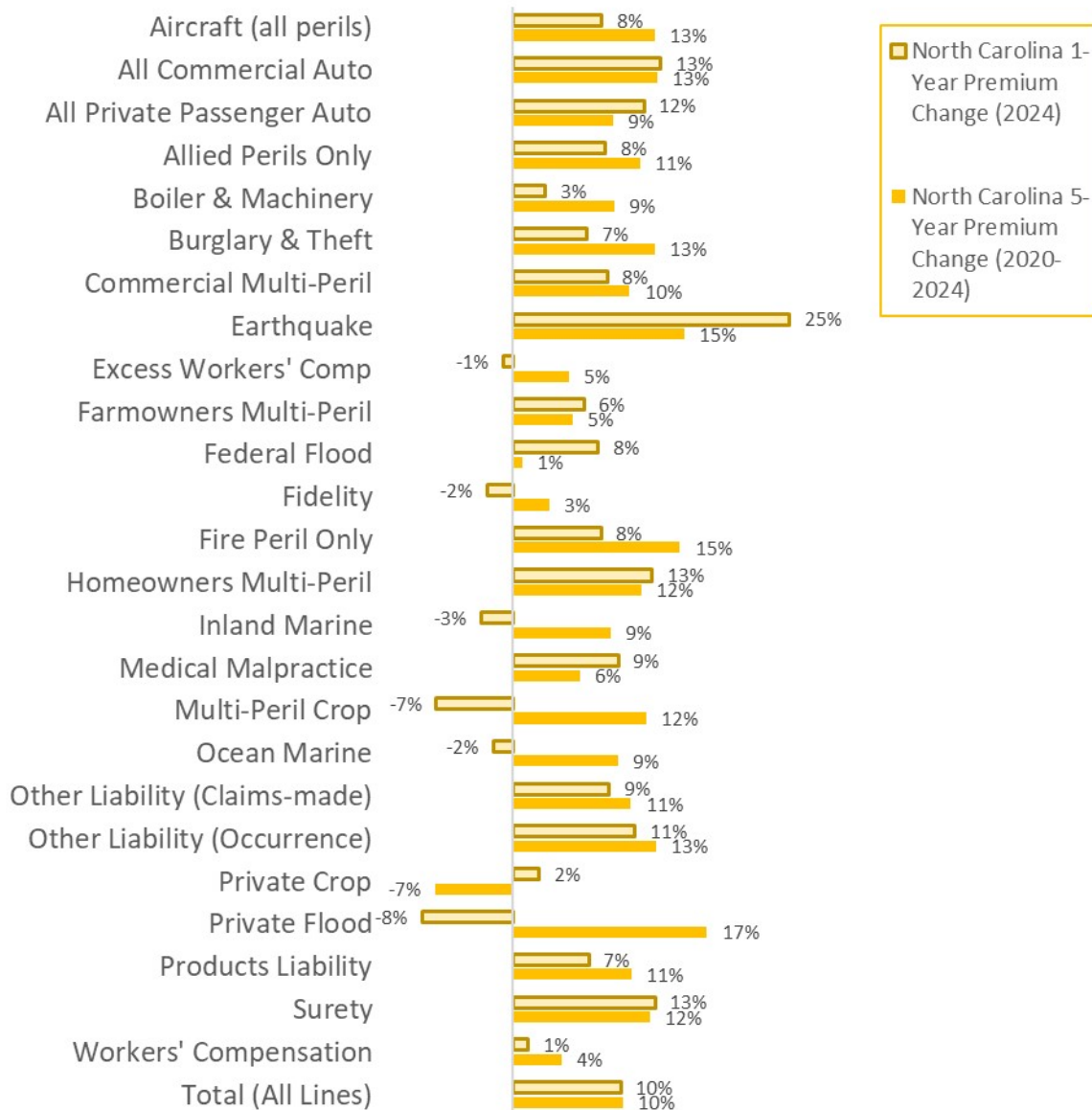


Figure 7 | Source: © A.M. Best Company — used by permission. Note: International not shown, as less than 5 years data is available.

Average Premium Change Comparisons

Table 5, *2024 Line of Business Direct Premium Written Change* compares the 1-year and 5-year average Direct Premium Written (DPW) change in North Carolina to premiums changes for the United States, and to the states with the highest and the lowest premium change.

The 1-Year change rate is the percentage change in premiums from 2023 to 2024. The 5-Year change rate is the percentage that results when the premiums for 2020 equal the premiums for 2024, when a constant percentage is applied annually. This is a compound annual premium change rate.

Note: The International Line of Business is not shown below, as there are less than 5 years data available.

2024 Line of Business Direct Premium Written Change

Line of Business Direct Premium Written Change	North Carolina 1-Yr 5-Yr	United States 1-Yr 5-Yr	Highest % and State (1-Yr)	Lowest % and State (1-Yr)
Total (All Lines)	+ 9.7% + 9.9%	+ 9.6% + 9.9%	+ 15.2% (Washington)	+ 0.2% (North Dakota)
Aircraft (all perils)	+ 8.0% + 12.7%	+ 2.1% + 8.8%	+ 32.4% (Virginia)	– 24.9% (Connecticut)
All Commercial Auto	+ 13.3% + 13.0%	+ 12.1% + 11.9%	+ 26.1% (Nevada)	+ 6.1% (New Jersey)
All Private Passenger Auto	+ 11.8% + 9.0%	+ 12.9% + 9.5%	+ 24.8% (Washington)	+ 5.4% (Hawaii)
Allied Perils Only	+ 8.3% + 11.4%	+ 9.5% + 16.8%	+ 75.7% (Hawaii)	– 6.2% (West Virginia)
Boiler & Machinery	+ 2.9% + 9.1%	+ 4.2% + 9.6%	+ 26.8% (Alaska)	– 18.5% (West Virginia)
Burglary & Theft	+ 6.7% + 12.7%	+ 8.0% + 9.0%	+ 95.0% (Arkansas)	– 21.2% (Louisiana)
Commercial Multi-Peril	+ 8.5% + 10.5%	+ 7.6% + 9.7%	+ 17.4% (Hawaii)	– 2.4% (Alaska)
Earthquake	+ 24.8% + 15.3%	+ 3.2% + 10.2%	+ 64.6% (Vermont)	– 71.2% (West Virginia)
Excess Workers' Comp	– 0.9% + 5.0%	+ 2.2% + 3.9%	+ 85.7% (North Dakota)	– 140.6% (Wyoming)
Farmowners Multi-Peril	+ 6.4% + 5.4%	+ 13.0% + 8.9%	+ 33.9% (Mississippi)	– 2.0% (Florida)
Federal Flood	+ 7.6% + 0.8%	+ 9.1% + 3.0%	+ 85.0% (Minnesota)	– 51.1% (Utah)
Fidelity	– 2.3% + 3.2%	– 1.3% + 2.6%	+ 29.5% (Vermont)	– 13.9% (South Dakota)
Fire Peril Only	+ 7.9% + 15.0%	+ 12.8% + 18.3%	+ 28.2% (California)	– 40.0% (Nebraska)
Homeowners Multi-Peril	+ 12.5% + 11.5%	+ 13.4% + 11.9%	+ 22.5% (Idaho)	+ 6.9% (Florida)
Inland Marine	– 2.8% + 8.8%	– 4.9% + 7.6%	+ 19.4% (Delaware)	– 21.4% (Massachusetts)
Medical Malpractice	+ 9.5% + 6.0%	+ 5.5% + 6.3%	+ 20.3% (Vermont)	– 3.0% (Delaware)
Multi-Peril Crop	– 6.9% + 11.9%	– 9.6% + 12.7%	+ 25.4% (Arizona)	– 43.2% (New Hampshire)
Ocean Marine	– 1.8% + 9.5%	+ 1.5% + 9.4%	+ 865.5% (Nebraska)	– 39.4% (Maryland)
Other Liability (Claims-made)	+ 8.6% + 10.6%	– 0.0% + 6.2%	+ 29.8% (North Dakota)	– 21.9% (Nevada)
Other Liability (Occurrence)	+ 10.9% + 12.8%	+ 10.5% + 11.1%	+ 16.9% (South Carolina)	– 7.6% (Delaware)
Private Crop	+ 2.4% – 7.0%	– 3.7% + 7.3%	+ 42.8% (Maryland)	– 100.0% (Connecticut)
Private Flood	– 8.1% + 17.4%	– 10.1% + 15.8%	+ 22.2% (South Carolina)	– 39.5% (North Dakota)
Products Liability	+ 6.8% + 10.6%	+ 5.2% + 7.1%	+ 48.2% (Kansas)	– 5.6% (Oregon)
Surety	+ 12.8% + 12.3%	+ 12.2% + 11.3%	+ 50.1% (Idaho)	– 4.2% (Montana)
Workers' Compensation	+ 1.4% + 4.4%	– 1.7% + 3.1%	+ 7.7% (Wyoming)	– 33.9% (Washington)

Table 5 | Source: © A.M. Best Company — used by permission. Note: International not shown, as less than 5 years data is available.

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North Carolina Independent Agent Penetration Rates

The clustered bar chart in Figure 8 below, *North Carolina Top 10 Lines of Business and 5-Years of Penetration Rates*, shows 5 years of Penetration Rates, for each year 2020 through 2024, for the Top 10 Lines of Business written through independent agents in North Carolina. The clustered bars are organized by the rank-order of premiums for each Line of Business. The final cluster of bars labeled Total (All Lines) is for all 32 Lines of Business.

Note: After Figure 8 is Equation 2, which provides the calculation of the “Independent Agent Penetration Rate.” All premium data is Direct data.

North Carolina Top 10 Lines of Business and 5-Years of Penetration Rates

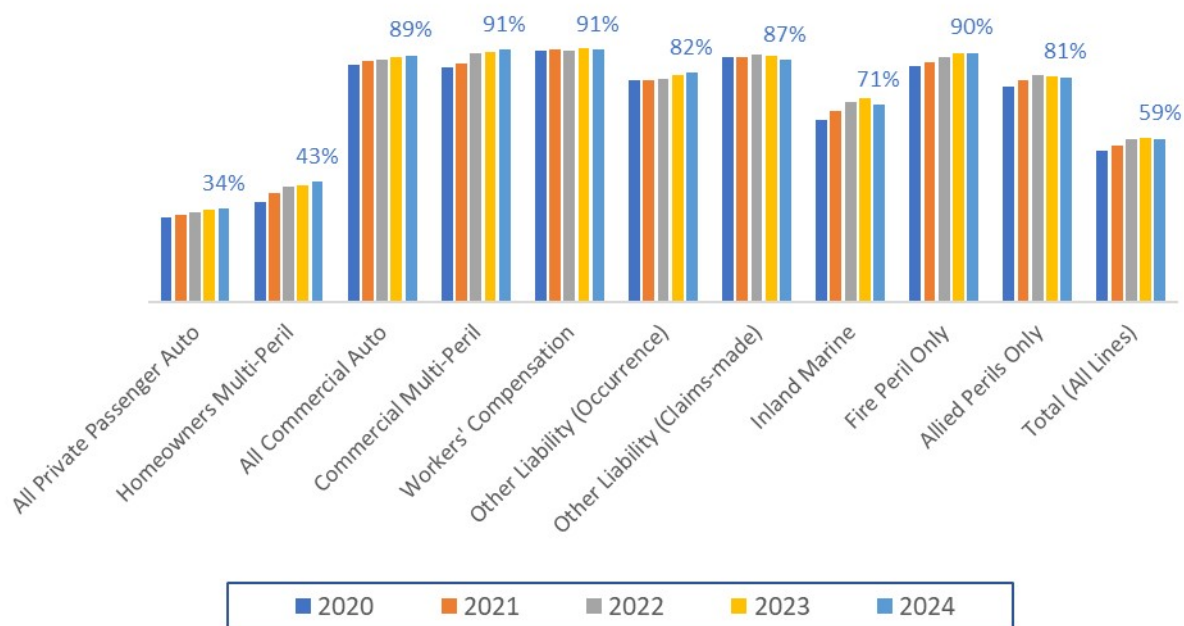


Figure 8 | Source: © A.M. Best Company — used by permission.

Calculating the Independent Agent Penetration Rate

In Equation 2 below the Independent Agent Penetration Rate is shown to be calculated based on premiums of insurers who generally use independent agents, either directly via Pure IA/Broker, or via the MGA/Wholesale, or IA-Mixed Distribution Styles. This equation applies whether calculating the Independent Agent Penetration Rate for a Line of Business, or Total (All Lines).

For explanations of Pure IA/Broker, MGA/Wholesale, and IA-Mixed, and all other Distribution Styles, see [Appendix #1: Distribution Style Classification](#) which gives the classification of insurers into Distribution Styles based on insurer reported Marketing Types.

$$\text{Independent Agent Penetration Rate} = \frac{\text{Independent Agent Written Premium}}{\text{All Written Premium}}$$

Equation 2 |Source: Real Insurance Solutions Consulting

Independent Agent Penetration Comparisons by Line of Business

Table 6, *2024 Independent Agent Line of Business Penetration Rates*, shows the 1-year and 5-year average Independent Agent Penetration rates for North Carolina as compared to the United States, and to the states with the highest and the lowest penetration rates.

The 1-Year Penetration Rate is for 2024. The 5-Year Penetration Rate is the average for the years 2020 through 2024. The first row labeled Total (All Lines) is the Penetration Rate for all 32 Lines of Business. The remaining rows are the 26 P&C Lines of Business focused on by independent agents.

Note: The International Line of Business is not shown below, as there are less than 5 years data available.

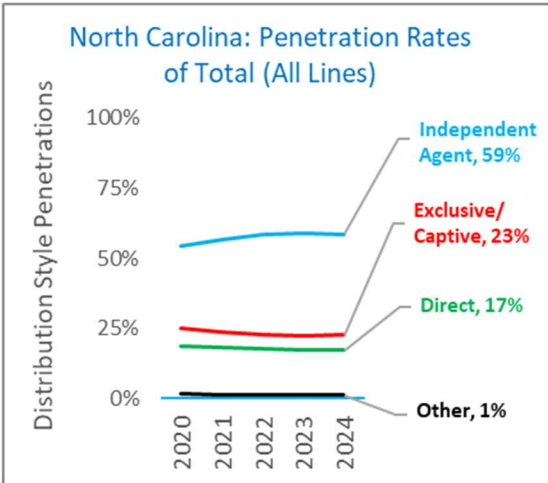
2024 Independent Agent Line of Business Penetration Rates

Independent Agent Line of Business Penetration Rates	North Carolina 1-Yr 5-Yr	United States 1-Yr 5-Yr	Highest % and State (1-Yr)	Lowest % and State (1-Yr)
Total (All Lines)	58.7% 57.6%	61.5% 61.3%	78.8% (Massachusetts)	51.4% (Alaska)
Aircraft (all perils)	91.9% 91.3%	96.1% 95.4%	99.4% (Delaware)	87.2% (Maine)
All Commercial Auto	88.7% 87.3%	85.6% 85.0%	92.8% (Maine)	73.9% (New Jersey)
All Private Passenger Auto	33.6% 32.3%	33.2% 32.4%	62.4% (Massachusetts)	13.6% (Hawaii)
Allied Perils Only	80.8% 80.4%	85.6% 85.8%	92.0% (Iowa)	65.6% (Arkansas)
Boiler & Machinery	94.3% 92.8%	93.9% 93.6%	98.0% (California)	78.4% (Michigan)
Burglary & Theft	97.9% 97.4%	94.4% 95.7%	99.8% (Massachusetts)	44.4% (Arkansas)
Commercial Multi-Peril	90.7% 88.3%	84.9% 84.0%	98.1% (Massachusetts)	45.1% (Delaware)
Earthquake	87.6% 81.9%	89.1% 87.2%	98.1% (Florida)	40.0% (Oklahoma)
Excess Workers' Comp	89.5% 91.3%	92.7% 93.4%	100.0% (Hawaii)	23.1% (North Dakota)
Farmowners Multi-Peril	40.8% 37.9%	39.6% 40.1%	100.0% (Florida)	12.1% (Missouri)
Federal Flood	69.8% 71.8%	79.7% 78.1%	92.7% (Massachusetts)	48.7% (New Mexico)
Fidelity	90.1% 91.4%	90.3% 90.5%	94.8% (Nevada)	75.1% (West Virginia)
Fire Peril Only	89.7% 88.1%	90.2% 89.0%	97.8% (Hawaii)	74.3% (Arkansas)
Homeowners Multi-Peril	43.4% 40.8%	51.0% 49.1%	82.9% (Florida)	33.4% (Wyoming)
Inland Marine	71.1% 70.4%	77.5% 77.4%	90.8% (Indiana)	58.8% (Delaware)
Medical Malpractice	80.0% 78.6%	74.4% 74.3%	96.9% (Maine)	44.3% (Connecticut)
Multi-Peril Crop	97.3% 97.0%	96.9% 95.9%	100.0% (Connecticut)	78.4% (Utah)
Ocean Marine	97.7% 97.1%	96.3% 95.9%	99.9% (Nebraska)	90.5% (Arizona)
Other Liability (Claims-made)	87.2% 88.3%	90.7% 91.6%	95.3% (Louisiana)	84.4% (North Dakota)
Other Liability (Occurrence)	82.5% 81.0%	85.6% 85.6%	89.2% (New York)	78.4% (Idaho)
Private Crop	73.5% 75.8%	96.4% 96.4%	100.0% (Alaska)	58.7% (Montana)
Private Flood	82.7% 85.0%	83.7% 84.7%	95.4% (Wyoming)	35.0% (Montana)
Products Liability	93.3% 92.0%	93.2% 92.6%	98.3% (Hawaii)	60.1% (Kansas)
Surety	85.8% 87.2%	83.7% 85.0%	94.5% (Oklahoma)	71.6% (Rhode Island)
Workers' Compensation	90.9% 90.8%	91.0% 90.7%	97.3% (Maine)	44.9% (Idaho)

Table 6 | Source: © A.M. Best Company — used by permission. Note: International not shown, as less than 5 years data is available.

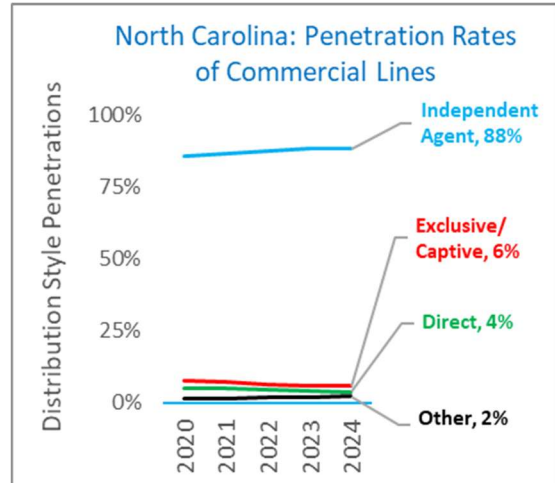
North Carolina Penetration Rates by Distribution Style

Figures 9-12 are 5-Year North Carolina Penetration Rate trends shown for the previously presented four groupings of: Total (All Lines), Commercial Lines, Personal Lines, and Ag-Farm Related. For further insight into the below classifications of: Independent Agent, Exclusive/Captive, Direct, and Other, see [*Appendix #1: Distribution Style Classification*](#). In addition, [*Appendix #5: North Carolina Fastest Growing Insurers*](#) provides deeper insight into shifts in penetration, with its delineation of the insurers with the most premium growth, each insurer's largest Lines of Business, and the insurer's listed Marketing Type.



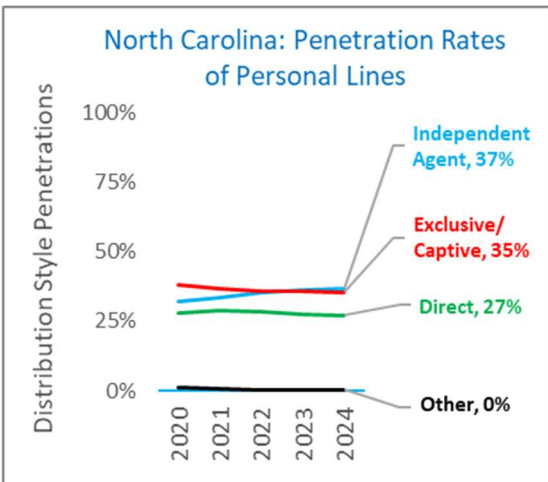
Total (All Lines)	2020	2021	2022	2023	2024
Independent Agent	54.4%	56.5%	58.4%	58.8%	58.7%
Exclusive/Captive	25.2%	23.7%	22.6%	22.6%	22.7%
Direct	18.6%	18.4%	17.9%	17.4%	17.3%
Other	1.7%	1.4%	1.2%	1.2%	1.3%

Figure 9



Commercial Lines	2020	2021	2022	2023	2024
Independent Agent	85.7%	86.3%	87.3%	88.0%	88.1%
Exclusive/Captive	7.7%	7.0%	6.2%	5.8%	5.8%
Direct	5.2%	5.0%	4.7%	4.2%	3.9%
Other	1.5%	1.6%	1.8%	1.9%	2.2%

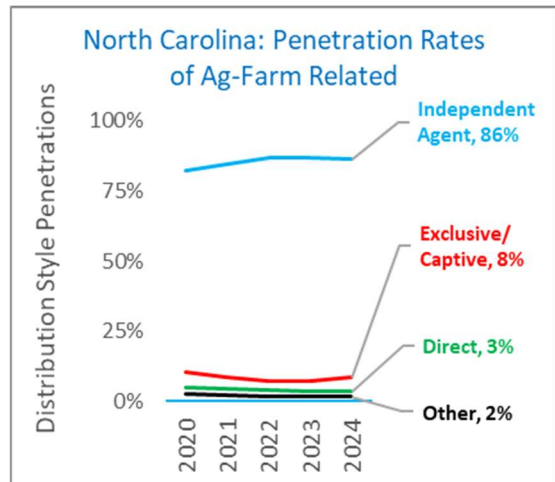
Figure 10



Personal Lines	2020	2021	2022	2023	2024
Independent Agent	32.3%	33.7%	35.2%	36.2%	36.9%
Exclusive/Captive	38.2%	36.7%	35.9%	35.7%	35.4%
Direct	28.2%	28.8%	28.5%	27.7%	27.2%
Other	1.4%	0.8%	0.4%	0.4%	0.4%

Figure 11

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



Ag-Farm Related	2020	2021	2022	2023	2024
Independent Agent	82.2%	84.8%	87.0%	87.0%	86.3%
Exclusive/Captive	10.3%	8.7%	7.4%	7.5%	8.5%
Direct	4.7%	4.4%	3.9%	3.8%	3.5%
Other	2.8%	2.2%	1.7%	1.7%	1.7%

Figure 12

North Carolina Commission Rates

Figure 13, *2024 North Carolina 1-Year and 5-Year Commission Rates*, shows the Commission Rates paid by all insurers for the 26 different independent agent-focused P&C Lines of Business. The final two bars labeled Total (All Lines) is the Commission Rate for all 32 Lines of Business. The 1-Year Commission Rate is for 2024. The 5-Year Commission Rate is the average for the years 2020 through 2024. After Figure 13 the calculation of Commission Rate is provided in Equation 3.

Note: The International Line of Business is not shown as there are less than 5 years data available.

2024 North Carolina 1-Year and 5-Year Commission Rates

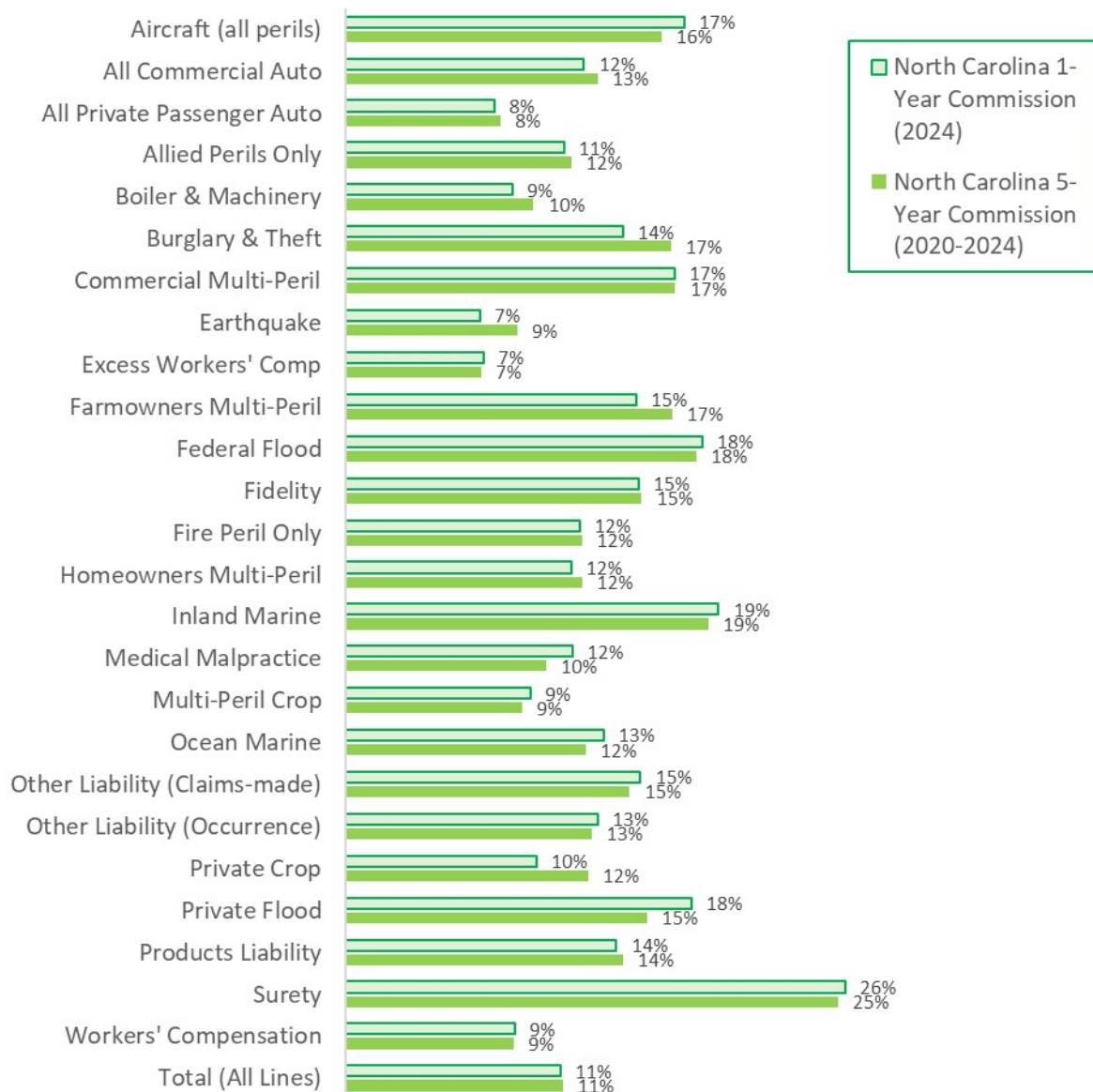


Figure 13 | Source: © A.M. Best Company — used by permission. Note: International not shown, as less than 5 years data is available.

Calculating the Commission Rate

Equation 3 below shows how Commission Rates are calculated, where the commission equals the Line of Business standard commission (“upfront” or initial payment) and any contingent commission (“residual” or performance-based payment), divided by the Line of Business Direct Written Premium.

$$\text{Commission Rate} = \frac{\text{Line of Business Standard and Contingent Commissions}}{\text{Line of Business Direct Written Premium}}$$

Equation 3 | Source: National Association of Insurance Commissioners: Annual Statement Instructions Property/Casualty

Average Commission Comparisons

Table 7 below, *2024 Line of Business Commission Rates*, shows the 1-year Commission Rate, and 5-year average Commission Rates for North Carolina, as compared to the United States, and to the states with the highest and the lowest commission rates. The 1-Year Commission Rate is for 2024. The 5-Year Commission Rate is the average for the years 2020 through 2024. Where premiums are low in a Line of Business or a state, unusual highest and/or lowest Commission Rates are possible.

Note: Also, the International Line of Business is not shown below, as there are less than 5 years data available.

2024 Line of Business Commission Rates

Line of Business Commission Rates	North Carolina 1-Yr 5-Yr	United States 1-Yr 5-Yr	Highest % and State (1- Yr)	Lowest % and State (1- Yr)
Total (All Lines)	11.0% 11.1%	11.5% 11.4%	13.6% (Massachusetts)	10.1% (Delaware)
Aircraft (all perils)	17.4% 16.2%	15.1% 14.8%	20.2% (North Dakota)	6.6% (Georgia)
All Commercial Auto	12.2% 12.9%	12.0% 12.7%	14.9% (Maine)	10.8% (Nevada)
All Private Passenger Auto	7.7% 7.9%	7.8% 7.8%	10.5% (Massachusetts)	5.0% (New Jersey)
Allied Perils Only	11.2% 11.6%	12.4% 12.1%	15.5% (Hawaii)	5.9% (New Hampshire)
Boiler & Machinery	8.5% 9.6%	9.2% 9.4%	13.7% (Hawaii)	5.4% (Louisiana)
Burglary & Theft	14.2% 16.7%	16.0% 19.8%	20.8% (Wyoming)	11.9% (Texas)
Commercial Multi-Peril	16.8% 16.9%	16.9% 17.0%	20.3% (Maine)	8.5% (Delaware)
Earthquake	6.9% 8.8%	13.3% 12.8%	20.3% (Florida)	5.3% (South Dakota)
Excess Workers' Comp	7.0% 6.9%	7.3% 7.8%	14.8% (Delaware)	0.0% (North Dakota)
Farmowners Multi-Peril	14.9% 16.7%	14.5% 14.7%	24.2% (Rhode Island)	8.5% (Alaska)
Federal Flood	18.2% 18.0%	17.7% 17.6%	28.3% (Virginia)	12.4% (Vermont)
Fidelity	15.0% 15.2%	16.6% 16.2%	29.1% (Washington)	12.1% (Delaware)
Fire Peril Only	12.0% 12.1%	13.7% 13.1%	25.5% (South Carolina)	9.1% (New Hampshire)
Homeowners Multi-Peril	11.6% 12.1%	12.6% 12.5%	17.7% (Massachusetts)	10.9% (New Mexico)
Inland Marine	19.1% 18.6%	17.9% 17.4%	26.0% (Mississippi)	10.1% (Delaware)
Medical Malpractice	11.6% 10.3%	9.5% 9.2%	13.9% (Vermont)	5.5% (Connecticut)
Multi-Peril Crop	9.4% 9.0%	9.1% 8.0%	15.6% (California)	2.8% (West Virginia)
Ocean Marine	13.2% 12.3%	16.4% 15.8%	34.8% (New Hampshire)	9.8% (Tennessee)
Other Liability (Claims-made)	15.1% 14.5%	16.7% 15.9%	24.0% (Connecticut)	13.5% (Rhode Island)
Other Liability (Occurrence)	12.9% 12.6%	14.0% 13.5%	18.3% (Wyoming)	9.8% (Arkansas)
Private Crop	9.8% 12.4%	19.3% 19.4%	234.9% (South Carolina)	0.0% (West Virginia)
Private Flood	17.7% 15.4%	17.1% 14.5%	24.3% (South Carolina)	9.7% (Minnesota)
Products Liability	13.9% 14.2%	14.3% 14.3%	16.4% (California)	8.9% (Kansas)
Surety	25.6% 25.2%	26.7% 26.7%	30.6% (Maine)	21.6% (Utah)
Workers' Compensation	8.7% 8.6%	9.3% 9.2%	59.8% (Dist. of Col.)	5.0% (North Dakota)

Table 7 | Source: © A.M. Best Company — used by permission. Note: International not shown, as less than 5 years data is available.



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North Carolina Surplus Lines

Surplus Lines P&C insurance provides coverage for high-risk or unique exposures that standard insurers will not cover. The standard, or “Admitted” Insurers, are subject to state-based regulation of forms, rates, financial strength, and market conduct. Insurers that are not subject to form, rate and other state-based regulation are called Surplus Lines insurers. While Surplus Lines insurers are also frequently referred to as “non-admitted,” the label Surplus Lines is used throughout this *Summary* instead.

Domestic Surplus Lines Premiums

Figure 14, *North Carolina 5-Years of Surplus Lines Premiums (Domestic Premiums Only)*, presents Surplus Lines premiums from Domestic insurers—those insurers domiciled in a U.S. state. Shown is the dollars of Surplus Lines premiums, along with the percentage that those premiums are to all Domestic premiums. For the purpose of this *Summary*, each Domestic insurer’s premiums are classified based on that insurer’s license status as shown in the A.M. Best database. When an insurer’s status is listed as “SL” (Surplus Lines) for North Carolina, its premiums are classified as Surplus Lines premiums in North Carolina.

North Carolina 5-Years of Surplus Lines Premiums (Domestic Premiums Only)

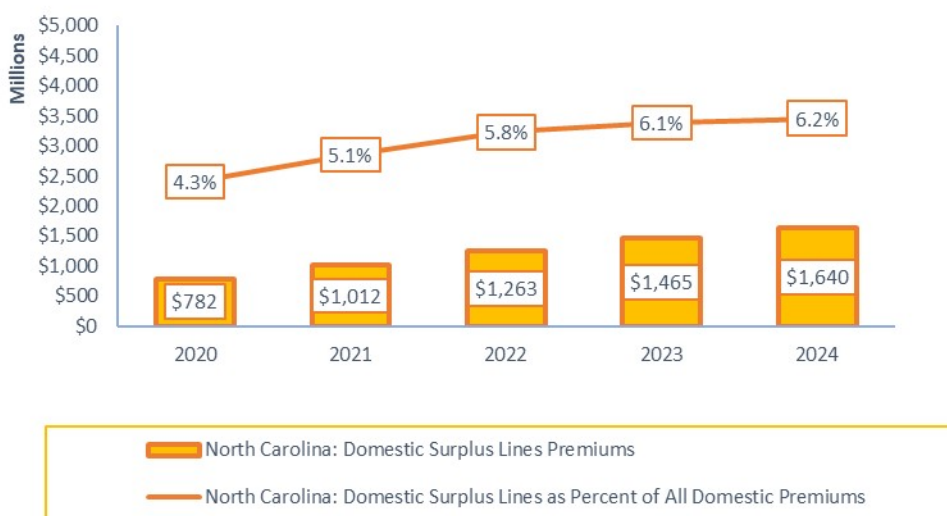


Figure 14, Source: © A.M. Best Company — used by permission

Consideration of Alien Surplus Lines

Recently, it was suggested that data in this *Summary* should account for premiums written through insurers not domiciled in the U.S.—that is, Alien insurers such as Lloyd’s of London. It was noted that not including Alien premiums may underestimate independent agent penetration overall. This is because Surplus Lines placements involve a Managing General Agent (MGA)/Wholesaler, suggesting that if Surplus Lines premiums increase, independent agent penetrations would rise correspondingly. For information on MGA/Wholesale and independent agent distribution generally, see [Appendix #1: Distribution Style Classification](#).

The challenge in accurately accounting for Alien insurer premiums is that those insurers do not file detailed financial statements with state-based regulators, as Domestic insurers must do. Nevertheless, Alien insurers are required to pay Surplus Lines taxes, and that data is tracked by the National

Association of Insurance Commissioners (NAIC). The most recently available data from NAIC is from 2023. It shows, from the tax-based data, that the proportion of every \$1 of Surplus Lines premiums is \$.74 from Domestic insurers, and \$.26 is attributed to Alien insurers.

Applying that proportion to the Domestic Surplus Lines premium data in this *Summary* can provide an indication of the premiums from Alien insurers, and the approximate impact on independent agent penetrations. For example, if Domestic Surplus Lines premiums are 5%, the missing Alien insurer premiums would be proportional and approximately 1.6% (that is, $.05 \div .74 \times .26 = .0176$). At 10% Domestic Surplus Lines premiums, the missing Alien insurer premiums would be approximately 3.5%. At 15%, the missing Alien insurer premiums would be approximately 5.3%.

Consideration of Alien Surplus Lines can be used to estimate an increase in premiums from Alien insurers, and a corresponding increase in independent agent penetrations. However, the NAIC Alien tax-based data lacks sufficient detail for inclusion in this *Summary*, beyond the proportional approximations just provided.

Surplus Lines Premiums by Line of Business

Figure 15, *2024 North Carolina Surplus Lines: Top 10 Lines of Business*, illustrates the Top 10 Surplus Lines of Business, ranked clockwise by their respective shares of total Domestic Surplus Lines premiums in North Carolina. The box below the pie chart shows North Carolina SL premium in dollars, from Figure 14.

The method of calculating the percentage share of each Line of Business is shown in Equation 4, which follows Figure 15.

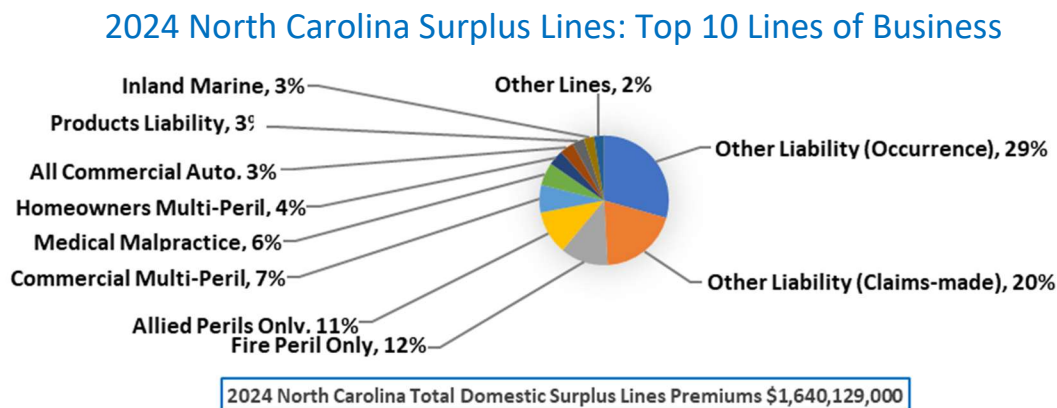


Figure 15 | Source: © A.M. Best Company — used by permission (Percentage shown is the percentage of total North Carolina Domestic Surplus Lines premiums)

Calculating the Line of Business Percentage Share of Surplus Lines

$$\text{Line of Business Percentage Share of Surplus Lines} = \frac{\text{Line of Business Surplus Lines Premium}}{\text{Surplus Lines Premium from All Lines of Business}}$$

Equation 4 | Source: Real Insurance Solutions Consulting

Table 8, *2024 Surplus Lines Utilization By Line of Business*, illustrates the Percentage Share of Surplus Lines Utilization within each of the 26 Lines of Business focused on by independent agents. It provides comparison data with the North Carolina 1-year (2024) and 5-year average (2020 through 2024) utilization rates for each Line of Business, with comparisons to the U.S. 1-year and 5-year average utilization rates, and the 1-year highest/lowest utilization rate across all states.

The method of calculating the Line of Business Surplus Lines Utilization Percentage (%) is shown in Equation 5, which follows Table 8.

2024 Surplus Lines Utilization by Line of Business

Line of Business	North Carolina 1-Yr 5-Yr	United States 1-Yr 5-Yr	Highest % and State (1-Yr)	Lowest % and State (1-Yr)
Total (All Lines)	6.2% 5.6%	9.7% 8.8%	15.6% (Hawaii)	2.9% (South Dakota)
Aircraft (all perils)	0.0% 1.1%	1.6% 2.0%	11.3% (West Virginia)	0% (21 States ±0%)
All Commercial Auto	3.2% 2.2%	8.1% 7.1%	26.8% (California)	1.6% (Nevada)
All Private Passenger Auto	0.0% 0.0%	0.2% 0.2%	0.0% (Connecticut)	0% (51 States ±0%)
Allied Perils Only	26.9% 24.7%	35.2% 32.7%	51.3% (South Carolina)	9.1% (South Dakota)
Boiler & Machinery	7.9% 7.0%	9.9% 8.4%	25.5% (Hawaii)	2.7% (Alabama)
Burglary & Theft	24.7% 26.7%	19.4% 20.1%	38.9% (North Dakota)	6.5% (Oregon)
Commercial Multi-Peril	7.0% 6.3%	11.1% 9.8%	41.0% (Florida)	2.5% (Delaware)
Earthquake	27.9% 34.3%	50.8% 48.6%	83.5% (Florida)	6.8% (South Dakota)
Excess Workers' Comp	0.1% 0.1%	0.4% 0.5%	47.3% (Dist. of Col.)	0% (46 States ±0%)
Farmowners Multi-Peril	0.2% 0.2%	0.7% 0.5%	20.7% (Florida)	0% (38 States ±0%)
Federal Flood	0.3% 1.3%	0.4% 0.8%	0.5% (South Carolina)	0% (50 States ±0%)
Fidelity	3.2% 4.3%	2.1% 2.1%	7.9% (Vermont)	0% (7 States ±0%)
Fire Peril Only	32.4% 30.2%	41.8% 37.6%	64.1% (South Carolina)	0.8% (Nebraska)
Homeowners Multi-Peril	1.3% 1.2%	2.5% 2.0%	6.7% (South Carolina)	0% (25 States ±0%)
Inland Marine	4.0% 3.8%	8.6% 7.2%	18.1% (California)	0% (5 States ±0%)
International	0.0% N/A	0.0% N/A	100.0% (Connecticut)	0% (47 States ±0%)
Medical Malpractice	41.7% 35.5%	27.6% 25.3%	48.6% (New Hampshire)	11.9% (Alabama)
Multi-Peril Crop	0.0% 0.0%	0.0% 0.0%	0.0% (Alaska)	0% (50 States ±0%)
Ocean Marine	3.7% 2.4%	6.2% 4.8%	20.0% (Oklahoma)	0% (4 States ±0%)
Other Liability (Claims-made)	34.8% 31.4%	39.5% 36.4%	60.1% (Vermont)	29.3% (South Dakota)
Other Liability (Occurrence)	28.9% 26.0%	36.3% 32.2%	49.7% (Florida)	16.1% (Delaware)
Private Crop	0.0% N/A	0.1% N/A	25.1% (Montana)	0% (40 States ±0%)
Private Flood	54.1% 49.4%	50.6% 44.9%	76.4% (Montana)	23.4% (Alabama)
Products Liability	31.5% 31.6%	42.5% 43.1%	61.5% (Dist. of Col.)	17.2% (South Dakota)
Surety	0.7% 0.6%	0.4% 0.6%	10.6% (Rhode Island)	0% (42 States ±0%)
Workers' Compensation	0.0% 0.0%	0.2% 0.4%	0.1% (Iowa)	0% (51 States ±0%)

Table 8 | Source: © A.M. Best Company — used by permission.

Calculating the Line of Business Surplus Lines Utilization Percentage

$$\text{Line of Business Surplus Lines Utilization \%} = \frac{\text{Line of Business Surplus Lines Premium}}{\text{Premiums from All Lines of Business (Admitted + Surplus Lines)}}$$

Equation 5 | Source: Real Insurance Solutions Consulting

Readers should take note of the distinction between Figure 15 and Table 8, and their corresponding equations. In essence, Figure 15 is the Line of Business share of the Surplus Lines marketplace, while Table 8 is the Utilization rate of Surplus Lines within each Line of Business. Equations 6 and 7 show this distinction via their denominators.



Storm Recovery Starts With Real Partnership.



At Millers Mutual, we work with agents across North Carolina to ensure clients can recover quickly after sustaining storm damage. With responsive claims services and expert guidance, brighter days start right away.

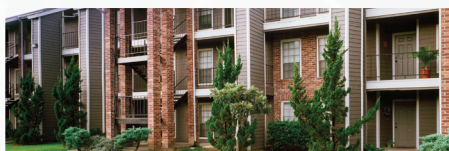
- Businessowners Policy (BOP)
- Commercial Umbrella
- Tenant Liability
- Employment Practices Liability
- Equipment Breakdown
- Cyber

Become an Agent

millersinsurance.com/become-an-agent



Dwellings (1–4 Units)



Apartments (≤4 Stories)



Commercial/Mixed Use

North Carolina P&C Premium Tax Revenues

North Carolina Admitted and Surplus Lines Premium Taxes

Figure 16, *2024 North Carolina Admitted and Surplus Lines Premium Tax Revenues*, illustrates in a pie chart the state tax revenues generated annually from Admitted and Surplus Lines P&C insurance premiums in North Carolina. To arrive at the North Carolina premium tax revenues, the applicable state tax rate is applied to premiums. For Admitted tax revenue an average rate is used, as shown in Equation 6 below Figure 16. For Surplus Lines the tax rate used is the predominant Surplus Lines tax rate. That predominant rate is the one generally listed first for each state in tax and regulatory summaries, like the source cited under Figure 16 and Table 9 (Troutman Pepper Locke).

The box in Figure 16 gives the 2024 North Carolina total P&C insurance premium tax contribution, as a percentage of all North Carolina revenues coming from state taxes. Also, the average Admitted Tax Rate, and Surplus Lines Tax Rate in North Carolina is included.

2024 North Carolina Admitted and Surplus Lines Premium Tax Revenues

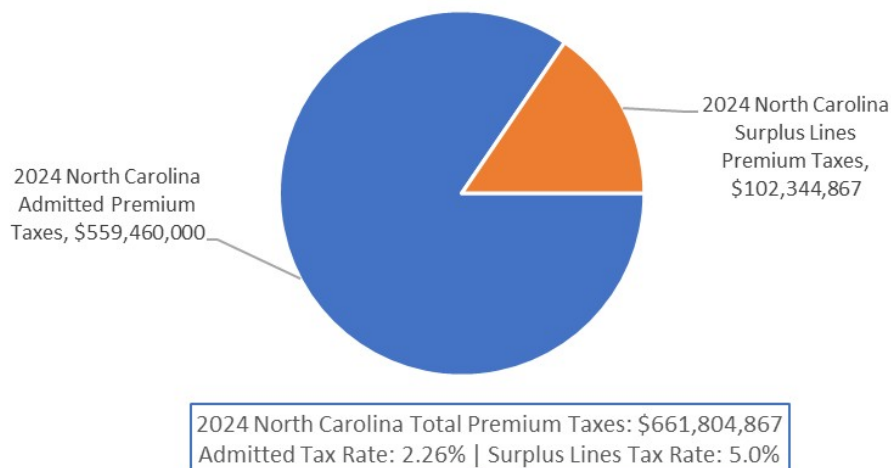


Figure 16 | Source: © A.M. Best Company — used by permission, NAIC IID Surplus Lines Industry Summary and 2024 Excess and Surplus Lines Laws Manual, Troutman Pepper Locke, Lerner & Emmanuel

Calculating the Admitted Premium Tax Rate

$$\text{Admitted Premium Tax Rate} = \frac{\text{Premium Taxes Reported by Domestic Insurers}}{\text{All Premium from All Lines of Business}}$$

Equation 6 | Source: Real Insurance Solutions Consulting

North Carolina Premium Taxes vs. Other State Revenue

Regarding state tax collection generally, P&C insurance premium taxes are classified as All Other or “Miscellaneous Revenues.” State budget watchers define Miscellaneous Revenue as including excise taxes on things like cigarettes, severance taxes for extraction of natural resources like oil, premium taxes, and in some states lottery income. The remainder of revenue from state tax collections comes

from sales taxes, personal income taxes, and corporate income taxes, with some states forgoing some forms of taxes altogether.

Figure 17, *2024 North Carolina Premium Taxes and State Revenue*, illustrates how North Carolina premium tax revenue compares to other reported state revenue sources.

The box below the bar chart provides a 2024 North Carolina per capita premium tax figure, calculated based on total premium taxes in North Carolina from the previous Figure 16, divided by the population estimate from the United Census Bureau. The box also provides the percentage of all North Carolina premium taxes to all North Carolina state tax revenues.

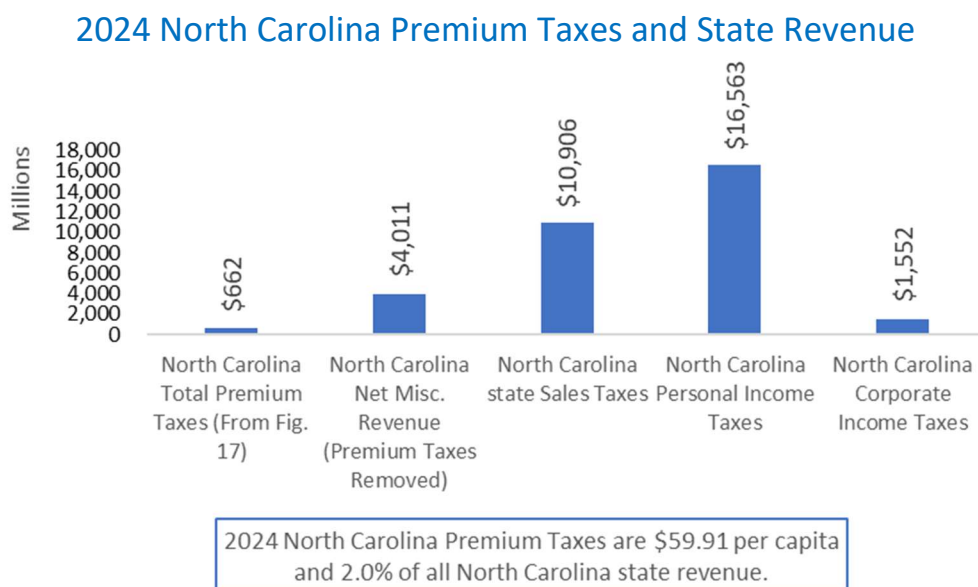


Figure 17 | Source: A.M. Best Financial Suite (Used with Permission) and 2024 National Association of State Budget Officers, *GF Revenue Historical Dataset* and United States Census Bureau, *Population Division and Annual Estimates of Resident Population* (Release Date: December 2024)

North Carolina Premium Tax Comparison To U.S. and Other States

Table 9, *2024 North Carolina Premium Taxes Summary*, provides some data points to compare using data from Figures 16 and 17. Shown is the North Carolina Admitted average premium tax rate, Surplus Lines predominant tax rate, per capita premium taxes, and premium taxes as a percentage of all state revenue. The North Carolina Admitted and Surplus Lines tax rate rank out of 51 states is provided, with percent comparisons to the United States average, and the states with the highest and lowest premium tax rates.

2024 North Carolina Premium Taxes Summary

Premium Taxes Summary	North Carolina (Rank of 51)	United States	Highest % and State	Lowest % and State
Admitted Premium Tax Rate Rank	2.3% (25)	2.1% (Average)	3.9% (West Virginia)	1.1% (Oregon)
Surplus Lines Tax Rate Rank	5.0% (4)	3.9% (Average)	6.0% (3 States)	1.0% (Iowa)
Per Capita Premium Taxes Rank	\$59.9 (35)	\$73.1 (Average)	\$154.7 (Louisiana)	\$32.0 (Oregon)
Premium Taxes as % of All State Revenue	2.0% (23)	2.0% (Average)	5.8% (Louisiana)	0.7% (District of Columbia)

Table 9 | Source: © A.M. Best Company — used by permission, *NAIC IID Surplus Lines Industry Summary* and *2024 Excess and Surplus Lines Laws Manual*, Troutman Pepper Locke, Lerner & Emmanuel



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We're here to help independent insurance agents
of North Carolina win.



North Carolina Line of Business In-Depth Detail Pages

The following section presents an in-depth look at the 26 P&C Lines of Business focused on by independent agents in North Carolina. The data for all Lines of Business combined appears first, followed by individual pages for each individual Line of Business, organized alphabetically. For definitions of each Line of Business, refer to Appendix #2: NAIC Line of Business Definitions.

The data in the 27 pages of detailed graphs and tables that follow aims to provide independent agents with an understanding, perspective, and detailed information for each Line of Business. First, via the bar and line charts, a high-level perspective is provided on premium trends, Independent Agent Penetration, and Loss and Combined Ratios. Then, via the tabular data below the bar and line charts, detailed information and lists of top insurers is provided.

Line of Business details include exact premium dollars, commissions, exact penetration percentages, and numbers of active insurers by Distribution Style, and for Surplus Lines. Lists of top insurers are provided including: the Top 5 Groups, the Top 5 Pure Independent Agent (IA)/Broker insurers, Top 3 Managing General Agent (MGA)/Wholesale, Top 3 Exclusive/Captive, Top 3 Direct, Top 3 Surplus Lines, and last the highest-ranking Risk Retention Group (RRG) if there is one for the Line of Business.

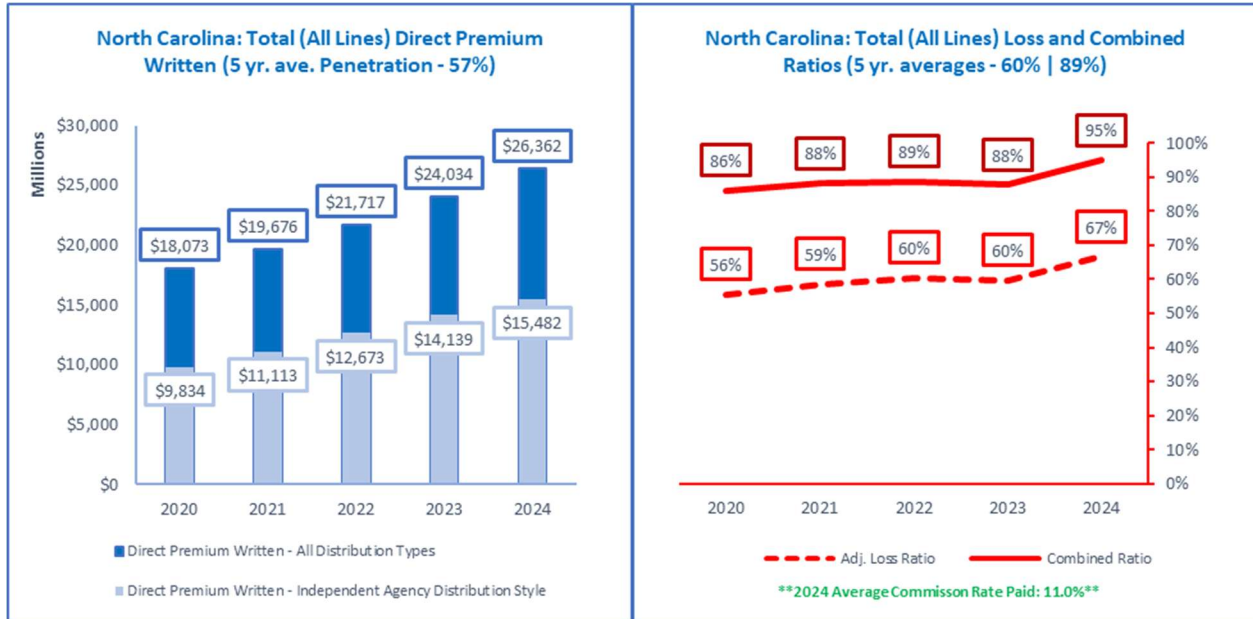
To conserve space, Figure and Table numbers have been omitted under each graph and table and numerous abbreviations are used. Appendix #3: Lines of Business—Visual Reference and Abbreviations of Key Terms provides a complete list of these abbreviations in the order they appear in the Line of Business In-Depth Detail Pages with an explanation of each.

Note: On the following 27 pages when a Line of Business ranks among the Top 10 for independent agents in North Carolina, there is a small pie chart thumbnail in the upper-right corner of the Line of Business In-Depth Detail Page. The exploded (bumped out) pie slice indicates the position of that Line of Business in the Top 10. See below example for a Line of Business ranked 2nd among the Top 10.



Note: At the bottom of each table in the Line of Business In-Depth Detail Pages, following the source citation, you'll find a brief statement describing the types of policies included in each Line of Business.

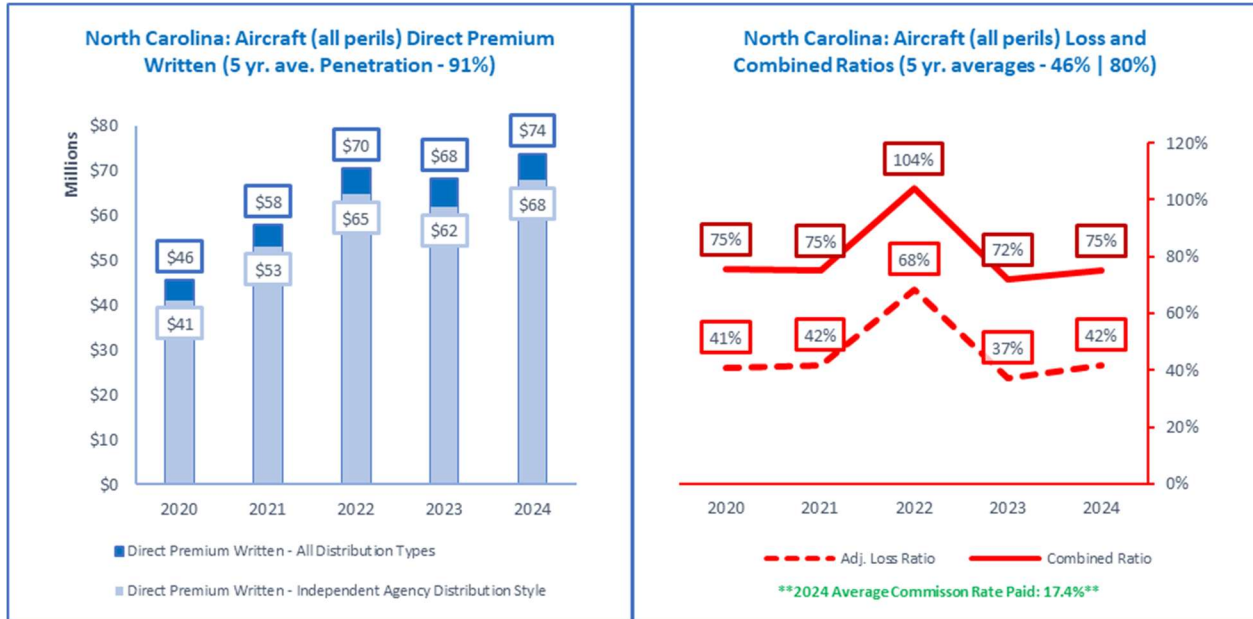
Total All P&C Lines of Business



ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$26,362,117,000	\$15,481,737,000	\$5,982,873,000	\$4,564,275,000	\$1,640,130,000
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
11.2% 11.2% 11.2% 11.2% 11.0%	59%	23%	17%	6.2%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
971	744	43	95	177
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl/Captive Change%:	Direct Change%:	Surplus Line Change%:
10% 10%	9% 12%	10% 7%	9% 8%	12% 20%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
State Farm Group (G)	\$2,418,996,000	69% 95%	16% 10%	State Farm Mutual Automobile Ins Co
Allstate Insurance Group (G)	\$2,410,101,000	70% 96%	16% 10%	Integon Indemnity Corporation
North Carolina Farm Bureau Ins Group (G)	\$1,875,648,000	78% 100%	14% 8%	North Carolina Farm Bureau Mutual Ins Co
Progressive Insurance Group (G)	\$1,616,381,000	60% 84%	18% 6%	Progressive Southeastern Insurance Co
Berkshire Hathaway Insurance Group (G)	\$1,481,985,000	64% 78%	3% 4%	Government Employees Ins Company
Total or Average	\$26,208,879,000	67% 95%	9% 11%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Integon Indemnity Corporation	\$783,142,000	78% 89%	24% 9%	Allstate Insurance Group
Progressive Southeastern Insurance Co	\$778,995,000	61% 78%	11% 11%	Progressive Insurance Group
Erie Insurance Exchange	\$553,470,000	75% 108%	10% 12%	Erie Insurance Group
Erie Insurance Company	\$496,162,000	80% 103%	33% 15%	Erie Insurance Group
Owners Insurance Company	\$443,660,000	70% 102%	25% 19%	Auto-Owners Insurance Group
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
First Protective Insurance Company	\$118,968,000	18% 47%	-8% 14%	N/A
Universal Property & Casualty Ins Co	\$86,630,000	93% 115%	24% 13%	Universal Insurance Holdings Group
Evanston Insurance Company	\$56,454,000	39% 81%	16% 21%	Markel Insurance Group
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
North Carolina Farm Bureau Mutual Ins Co	\$1,875,648,000	78% 100%	14% 8%	North Carolina Farm Bureau Ins Group
State Farm Mutual Automobile Ins Co	\$1,557,867,000	67% 92%	18% 10%	State Farm Group
State Farm Fire and Casualty Company	\$861,129,000	72% 99%	14% 11%	State Farm Group
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Progressive Premier Ins Co of Illinois	\$728,813,000	62% 71%	34% 0%	Progressive Insurance Group
Government Employees Insurance Company	\$603,015,000	61% 73%	-14% 1%	Berkshire Hathaway Insurance Group
GEICO Indemnity Company	\$509,248,000	63% 66%	30% 1%	Berkshire Hathaway Insurance Group
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
National Fire & Marine Insurance Co	\$65,583,000	49% 83%	-3% 19%	Berkshire Hathaway Insurance Group
Starr Surplus Lines Insurance Company	\$57,561,000	73% 88%	8% 10%	Starr International Group
Evanston Insurance Company	\$56,454,000	39% 81%	16% 21%	Markel Insurance Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Attorneys' Liab Assr Society Ltd., A RRG	\$8,423,000	-3% 13%	6% 0%	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina for all 32 Lines of Business from Aircraft to Workers' Compensation.)

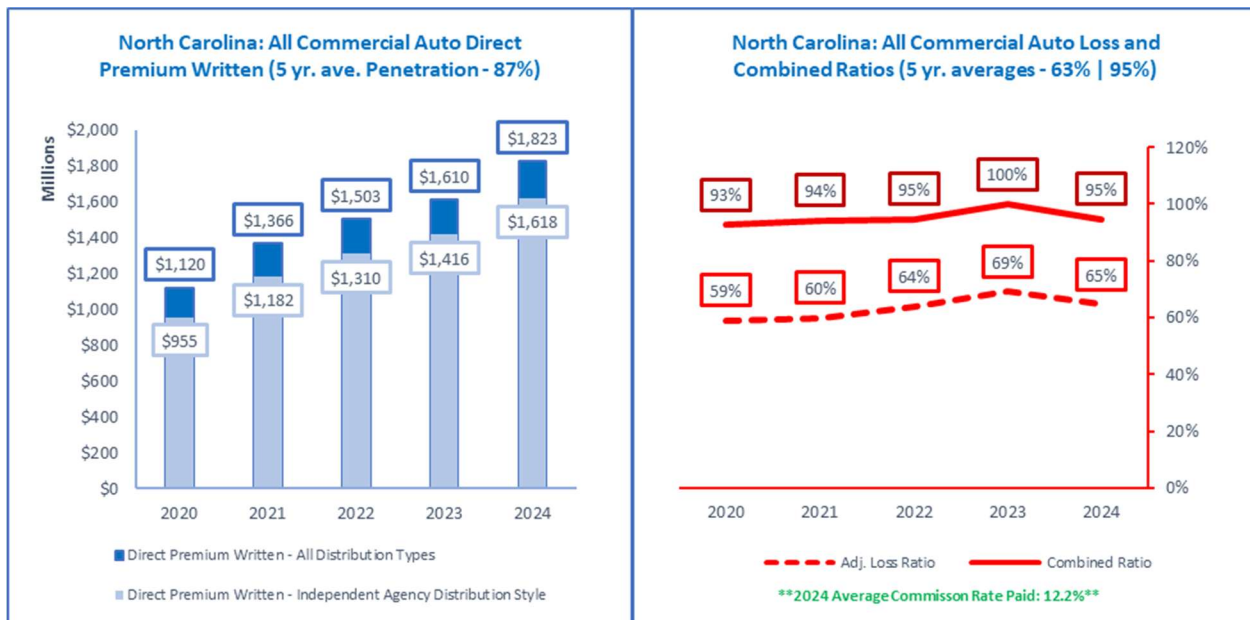
Aircraft (all perils)



ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$73,678,000	\$67,723,000	\$151,000	\$5,804,000	\$4,000
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
16.5% 15.2% 15.3% 16.4% 17.4%	92%	0%	8%	0.0%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
35	32	1	2	3
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl/Captive Change%	Direct Change%	Surplus Line Change%
8% 13%	9% 13%	-86% -27%	11% 10%	-99% -74%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
American International Group (G)	\$14,488,000	-10% 25%	19% 26%	National Union Fire Ins Co Pittsburgh PA
Starr International Group (G)	\$11,524,000	31% 53%	10% 12%	Starr Indemnity & Liability Company
Old Republic Insurance Group (G)	\$5,495,000	46% 86%	2% 23%	Old Republic Insurance Company
Berkshire Hathaway Insurance Group (G)	\$5,489,000	107% 138%	5% 21%	National Liability & Fire Insurance Co
XL America Companies (G)	\$5,132,000	179% 219%	1% 11%	XL Specialty Insurance Company
Total or Average	\$69,403,000	42% 75%	2% 17%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
National Union Fire Ins Co Pittsburgh PA	\$12,869,000	-25% 10%	12% 27%	American International Group
Starr Indemnity & Liability Company	\$11,724,000	31% 54%	18% 11%	Starr International Group
Old Republic Insurance Company	\$5,495,000	46% 82%	2% 23%	Old Republic Insurance Group
XL Specialty Insurance Company	\$5,132,000	178% 213%	1% 11%	XL America Companies
American Alternative Insurance Corp	\$5,076,000	37% 61%	-6% 13%	Munich-American Holding Corp Companies
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Harco National Insurance Company	\$1,592,000	99% 125%	13% 15%	IAT Insurance Group
U.S. Specialty Insurance Company	\$1,053,000	51% 76%	3% 16%	Tokio Marine US PC Group
Imperium Insurance Company	\$646,000	46% 88%	N/A 22%	Skyward Specialty Insurance Group
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
American National Property & Casualty Co	\$151,000	198% 244%	-86% 27%	BAMR US PC Group
N/A	\$0	0% 0%	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Endurance Risk Solutions Assurance Co	\$4,275,000	159% 188%	13% 25%	Sompo Holdings US Group
Avemco Insurance Company	\$1,529,000	92% 118%	4% 0%	Tokio Marine US PC Group
N/A	\$0	0% 0%	N/A	N/A
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Kinsale Insurance Company	\$78,000	0% 22%	333% 15%	N/A
National Fire & Marine Insurance Co	\$75,000	342% 376%	25% 0%	Berkshire Hathaway Insurance Group
Tokio Marine Specialty Insurance Company	\$51,000	13% 23%	28% 0%	Tokio Marine US PC Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina for property damage to aircraft themselves with any liability for operating an aircraft, an airport, and manufacture of aircraft)

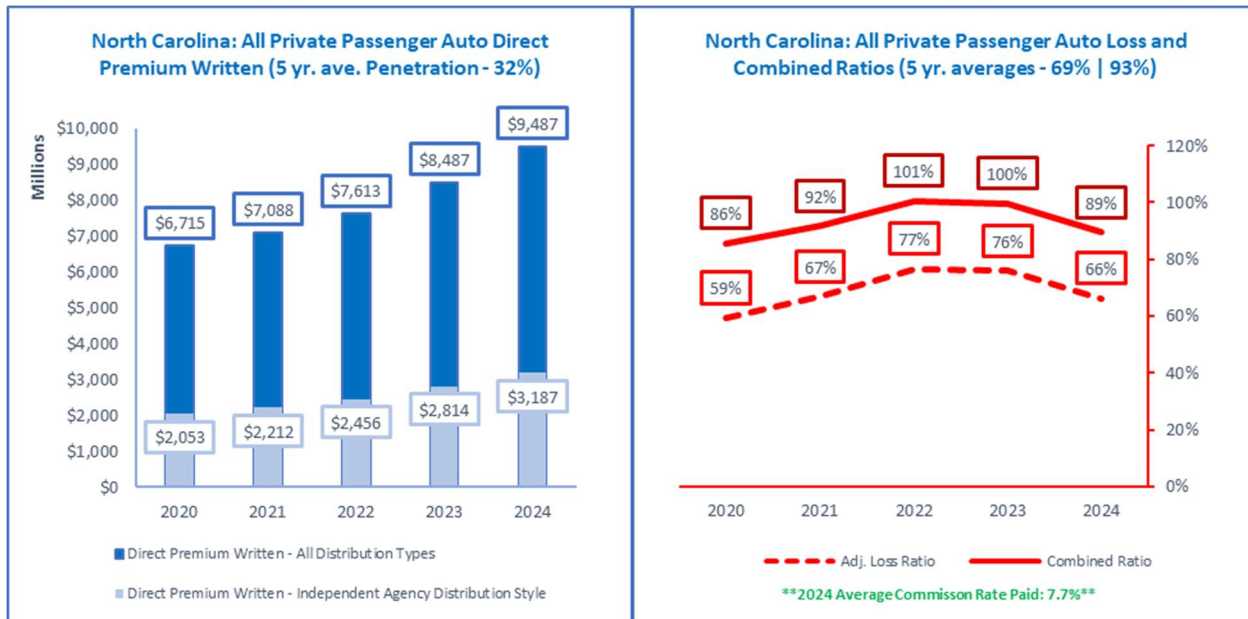
All Commercial Auto



ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$1,823,304,000	\$1,617,613,000	\$137,188,000	\$46,212,000	\$57,667,000
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
13.9% 13.3% 12.8% 12.7% 12.2%	89%	8%	3%	3.2%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
394	320	15	30	70
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl/Captive Change%	Direct Change%	Surplus Line Change%
13% 13%	14% 14%	7% 5%	-5% 3%	57% 35%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
Progressive Insurance Group (G)	\$267,601,000	56% 84%	6% 8%	Progressive Southeastern Insurance Co
Allstate Insurance Group (G)	\$147,007,000	78% 104%	16% 9%	Integon Indemnity Corporation
Auto-Owners Insurance Group (G)	\$111,503,000	53% 82%	14% 18%	Owners Insurance Company
Travelers Group (G)	\$101,816,000	51% 82%	13% 15%	Travelers Property Casualty Co of Amer
Erie Insurance Group (G)	\$91,098,000	72% 103%	18% 11%	Erie Insurance Exchange
Total or Average	\$1,820,964,000	65% 95%	13% 12%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Progressive Southeastern Insurance Co	\$233,679,000	56% 74%	4% 9%	Progressive Insurance Group
Integon Indemnity Corporation	\$111,049,000	82% 93%	23% 8%	Allstate Insurance Group
Erie Insurance Exchange	\$90,089,000	72% 104%	18% 11%	Erie Insurance Group
Owners Insurance Company	\$54,816,000	48% 73%	15% 18%	Auto-Owners Insurance Group
Zurich American Insurance Company	\$52,589,000	55% 78%	14% 2%	Zurich Insurance US PC Group
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Incline Casualty Company	\$19,536,000	68% 107%	9% 35%	Incline Insurance Group
Northland Insurance Company	\$12,439,000	49% 85%	5% 20%	Travelers Group
Atlantic Casualty Insurance Company	\$11,718,000	70% 113%	15% 23%	Auto-Owners Insurance Group
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
North Carolina Farm Bureau Mutual Ins Co	\$57,393,000	70% 90%	10% 6%	North Carolina Farm Bureau Ins Group
State Farm Mutual Automobile Ins Co	\$27,832,000	70% 97%	19% 11%	State Farm Group
Federated Mutual Insurance Company	\$23,694,000	54% 80%	38% 0%	Federated Mutual Group
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Liberty Mutual Fire Insurance Company	\$11,613,000	48% 75%	3% 10%	Liberty Mutual Insurance Companies
Protective Insurance Company	\$6,871,000	26% 67%	-39% 19%	Progressive Insurance Group
Motors Insurance Corporation	\$6,156,000	23% 35%	14% 0%	Ally Insurance Group
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Mobilias Insurance Company	\$28,207,000	75% 81%	84% 0%	CSAA Insurance Group
Intrepid Specialty Insurance Company	\$2,696,000	96% 99%	79% 0%	W. R. Berkley Insurance Group
Texas Insurance Company	\$2,167,000	80% 87%	N/A 5%	AU Holding Company Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Technology Transportation Mutual RRG	\$546,000	48% 81%	691% 11%	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina to cover commercial auto liability, physical damage, uninsured motorist, and no-fault benefits, if applicable).

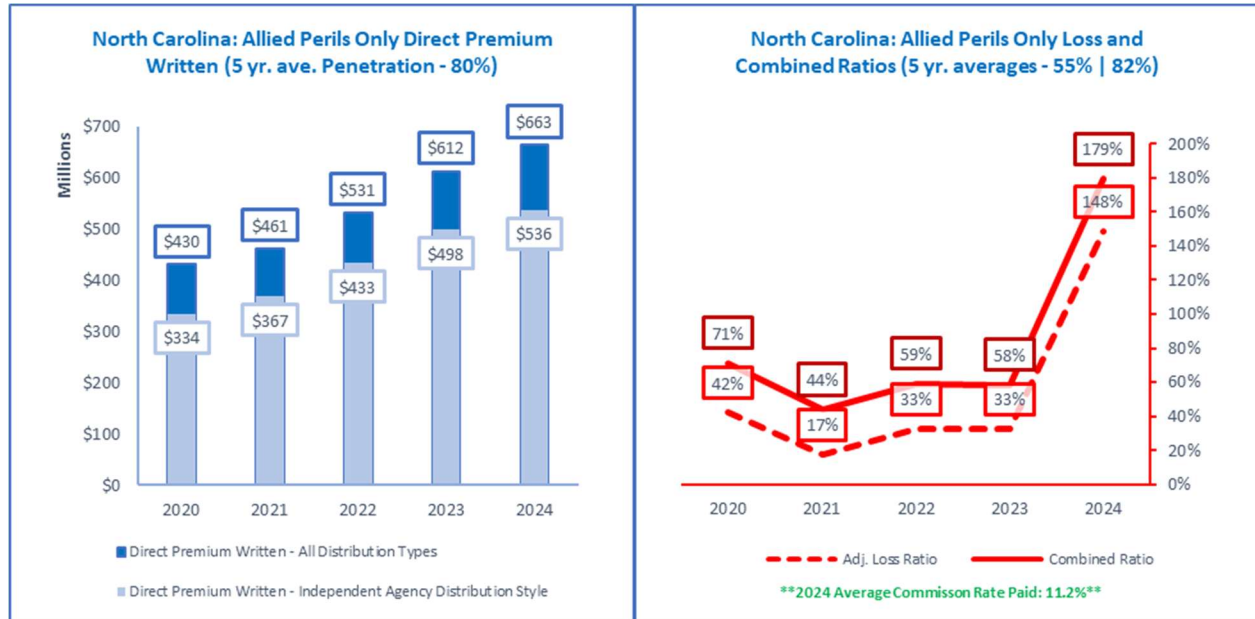
All Private Passenger Auto



ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$9,486,571,000	\$3,186,602,000	\$3,327,884,000	\$2,971,911,000	\$0
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
8.4% 8.1% 7.8% 7.9% 7.7%	34%	35%	31%	0.0%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
129	93	17	17	0
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl/Captive Change%	Direct Change%	Surplus Line Change%
12% 9%	13% 12%	11% 8%	11% 8%	N/A N/A
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
Allstate Insurance Group (G)	\$1,840,209,000	72% 98%	15% 10%	Integon Indemnity Corporation
State Farm Group (G)	\$1,498,949,000	67% 92%	19% 10%	State Farm Mutual Automobile Ins Co
Progressive Insurance Group (G)	\$1,243,918,000	63% 85%	26% 5%	Progressive Premier Ins Co of Illinois
Berkshire Hathaway Insurance Group (G)	\$1,108,750,000	62% 71%	2% 1%	Government Employees Ins Company
North Carolina Farm Bureau Ins Group (G)	\$954,327,000	68% 88%	13% 6%	North Carolina Farm Bureau Mutual Ins Co
Total or Average	\$9,486,577,000	66% 89%	12% 8%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Integon Indemnity Corporation	\$668,879,000	78% 89%	24% 9%	Allstate Insurance Group
Progressive Southeastern Insurance Co	\$514,415,000	64% 81%	16% 11%	Progressive Insurance Group
Erie Insurance Exchange	\$281,130,000	73% 104%	16% 11%	Erie Insurance Group
Integon General Insurance Corporation	\$256,467,000	73% 84%	27% 10%	Allstate Insurance Group
Integon Preferred Insurance Company	\$251,924,000	81% 92%	19% 11%	Allstate Insurance Group
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Southern General Insurance Company	\$8,309,000	125% 169%	-24% 17%	N/A
Greenville Casualty Insurance Company	\$6,033,000	126% 164%	4% 15%	Greenville Casualty Companies
National Specialty Insurance Company	\$1,476,000	63% 98%	21% 23%	Markel Insurance Group
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
State Farm Mutual Automobile Ins Co	\$1,498,949,000	67% 92%	19% 10%	State Farm Group
North Carolina Farm Bureau Mutual Ins Co	\$954,327,000	68% 88%	13% 6%	North Carolina Farm Bureau Ins Group
Allstate Property and Casualty Ins Co	\$533,216,000	64% 77%	9% 10%	Allstate Insurance Group
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Progressive Premier Ins Co of Illinois	\$720,615,000	62% 71%	34% 0%	Progressive Insurance Group
Government Employees Insurance Company	\$600,426,000	61% 74%	-14% 1%	Berkshire Hathaway Insurance Group
GEICO Indemnity Company	\$508,323,000	63% 67%	30% 1%	Berkshire Hathaway Insurance Group
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina to cover private passenger auto liability, physical damage, uninsured motorist, and no-fault benefits, if applicable).

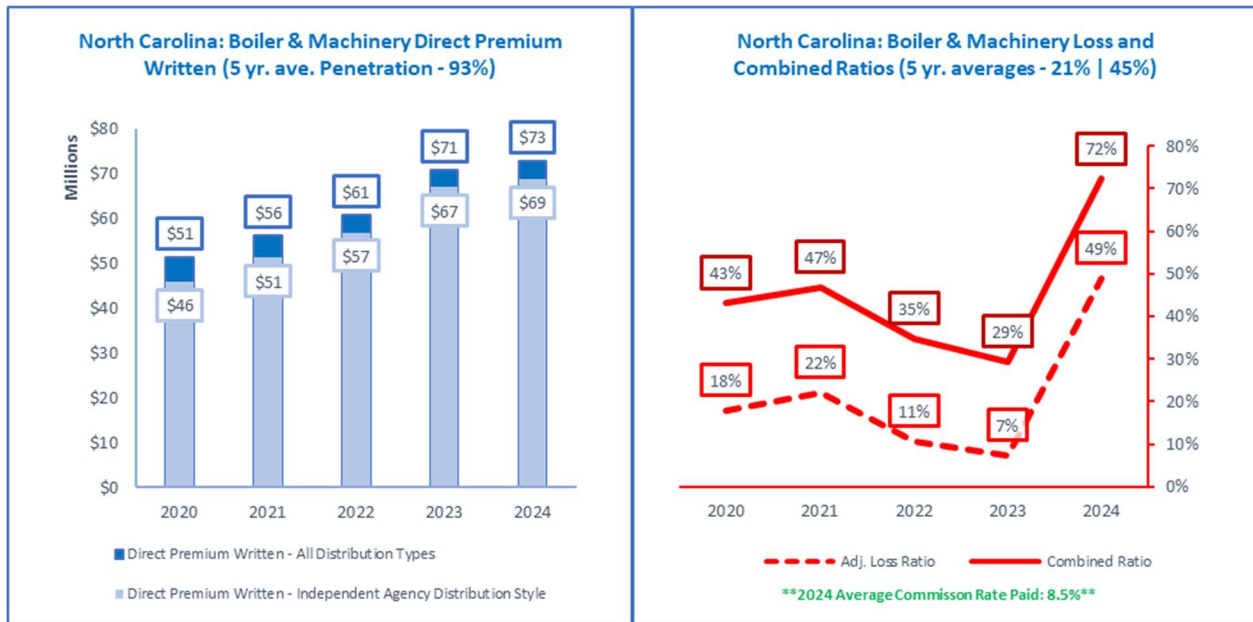
Allied Perils Only



ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$663,094,000	\$536,103,000	\$43,825,000	\$70,525,000	\$178,401,000
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
11.7% 11.8% 11.9% 11.4% 11.2%	81%	7%	11%	26.9%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
290	245	11	18	83
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl/Captive Change%	Direct Change%	Surplus Line Change%
8% 11%	8% 13%	4% 7%	10% 8%	11% 16%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
FM Global Group (G)	\$49,635,000	693% 725%	-8% 2%	Factory Mutual Insurance Company
Travelers Group (G)	\$49,171,000	15% 36%	-5% 9%	Travelers Indemnity Company
Zurich Insurance US PC Group (G)	\$46,711,000	194% 224%	46% 6%	Zurich American Insurance Company
Farmers Insurance Group (G)	\$34,637,000	92% 132%	25% 14%	Foremost Insurance Co Grand Rapids, MI
USAA Group (G)	\$33,526,000	58% 77%	13% 0%	United Services Automobile Association
Total or Average	\$652,349,000	148% 179%	7% 11%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Zurich American Insurance Company	\$38,436,000	215% 254%	68% 5%	Zurich Insurance US PC Group
Foremost Insurance Co Grand Rapids, MI	\$34,636,000	92% 133%	25% 14%	Farmers Insurance Group
Travelers Indemnity Company	\$27,569,000	11% 30%	6% 9%	Travelers Group
Cincinnati Insurance Company	\$16,776,000	47% 86%	26% 20%	The Cincinnati Insurance Companies
XL Insurance America, Inc.	\$13,822,000	247% 258%	135% 2%	XL America Companies
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
First Protective Insurance Company	\$30,548,000	16% 46%	-25% 15%	N/A
MS Transverse Specialty Insurance Co	\$14,083,000	28% 56%	135% 26%	MS&AD US Insurance Group
Tower Hill Prime Insurance Company	\$5,084,000	54% 80%	-4% 20%	Tower Hill Group
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
North Carolina Farm Bureau Mutual Ins Co	\$25,849,000	81% 107%	5% 11%	North Carolina Farm Bureau Ins Group
Nationwide Mutual Insurance Company	\$6,047,000	96% 129%	-30% 11%	Nationwide Property & Casualty Group
Federated Mutual Insurance Company	\$4,907,000	21% 44%	42% 0%	Federated Mutual Group
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Standard Guaranty Insurance Company	\$26,011,000	28% 61%	17% 3%	Assurant P&C Group
United Services Automobile Association	\$20,164,000	55% 77%	10% 0%	USAA Group
USAA Casualty Insurance Company	\$6,972,000	71% 88%	16% 0%	USAA Group
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
MS Transverse Specialty Insurance Co	\$14,083,000	28% 56%	135% 26%	MS&AD US Insurance Group
Landmark American Insurance Company	\$13,721,000	145% 160%	-8% 10%	Berkshire Hathaway Insurance Group
Westchester Surplus Lines Insurance Co	\$13,458,000	24% 35%	6% 10%	Chubb INA Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina to cover real or personal property for other than fire, such as windstorm, hail, vehicles, etc. If premiums are combined in policies with Fire, the premiums and losses are reported as they are allocated by insurers).

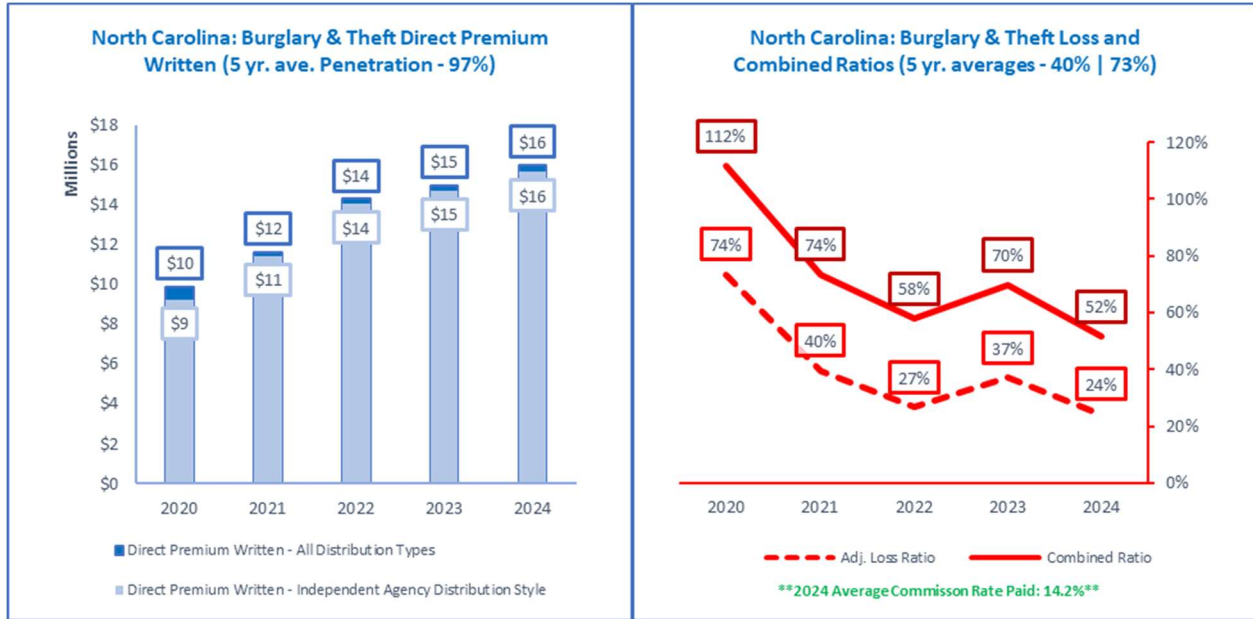
Boiler & Machinery



ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$72,832,000	\$68,703,000	\$1,370,000	\$1,608,000	\$5,751,000
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
9.9% 10.2% 10.6% 9.3% 8.5%	94%	2%	2%	7.9%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
201	171	8	8	49
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl/Captive Change%	Direct Change%	Surplus Line Change%
3% 9%	3% 11%	16% -11%	1% 3%	11% 9%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
FM Global Group (G)	\$21,000,000	115% 139%	-2% 1%	Factory Mutual Insurance Company
Travelers Group (G)	\$6,789,000	17% 44%	11% 13%	Travelers Property Casualty Co of Amer
Zurich Insurance US PC Group (G)	\$5,540,000	0% 12%	0% 3%	Zurich American Insurance Company
Chubb INA Group (G)	\$4,372,000	6% 27%	11% 12%	Federal Insurance Company
Selective Insurance Group (G)	\$3,671,000	6% 33%	5% 15%	Selective Insurance Company of America
Total or Average	\$72,391,000	49% 72%	2% 9%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Zurich American Insurance Company	\$4,807,000	0% 17%	12% 3%	Zurich Insurance US PC Group
Travelers Property Casualty Co of Amer	\$4,292,000	24% 44%	14% 16%	Travelers Group
Federal Insurance Company	\$2,997,000	6% 24%	12% 8%	Chubb INA Group
Hartford Steam Boiler Inspec & Ins	\$2,189,000	6% 42%	-6% 13%	Munich-American Holding Corp Companies
Selective Insurance Company of America	\$2,167,000	-11% 16%	0% 15%	Selective Insurance Group
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
U.S. Specialty Insurance Company	\$190,000	58% 90%	21% 24%	Tokio Marine US PC Group
Homeowners of America Insurance Company	\$126,000	14% 31%	N/A 10%	Porch Insurance Group
Accelerant Specialty Insurance Company	\$104,000	3% 41%	-24% 35%	Accelerant US Holdings Group
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Federated Mutual Insurance Company	\$950,000	18% 41%	35% 0%	Federated Mutual Group
Federated Reserve Insurance Company	\$183,000	26% 31%	48% 0%	Federated Mutual Group
Pharmacists Mutual Insurance Company	\$93,000	64% 94%	-34% 0%	Pharmacists Mutual Insurance Group
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Liberty Mutual Fire Insurance Company	\$1,272,000	181% 221%	10% 13%	Liberty Mutual Insurance Companies
Nationwide General Insurance Company	\$213,000	-21% -3%	-28% 14%	Nationwide Property & Casualty Group
Nationwide Agribusiness Insurance Co	\$78,000	17% 42%	-5% 15%	Nationwide Property & Casualty Group
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Fireman's Fund Indemnity Corporation	\$873,000	18% 36%	-15% 15%	Allianz US PC Insurance Companies
Lexington Insurance Company	\$781,000	112% 133%	-1% 11%	American International Group
Steadfast Insurance Company	\$679,000	8% 11%	49% 2%	Zurich Insurance US PC Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
ARISE Boiler Inspection & Insurance RRG	\$50,000	0% 57%	-6% 0%	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina to cover failure of boilers, machinery and electrical equipment).

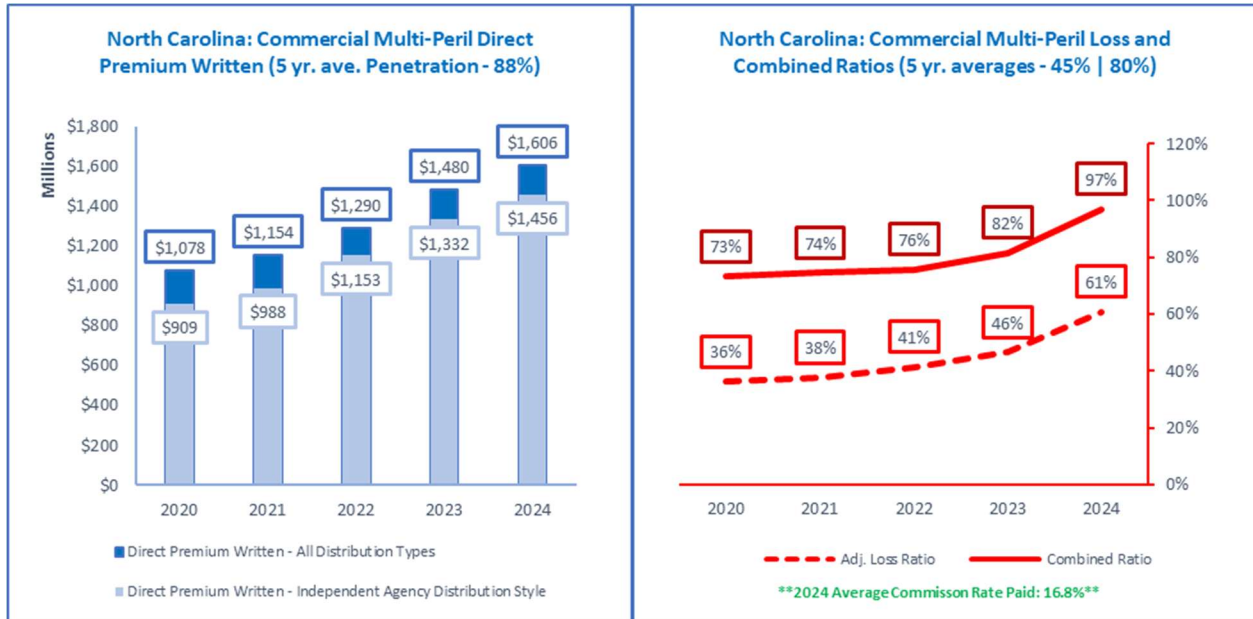
Burglary & Theft



ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$15,973,000	\$15,645,000	\$101,000	\$166,000	\$3,942,000
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
18.8% 18.7% 17.9% 15.1% 14.2%	98%	1%	1%	24.7%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
112	99	6	3	19
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl/Captive Change%	Direct Change%	Surplus Line Change%
7% 13%	7% 14%	25% -17%	4% 24%	-12% 40%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
Zurich Insurance US PC Group (G)	\$3,421,000	3% 15%	-17% 9%	Steadfast Insurance Company
Chubb INA Group (G)	\$2,807,000	27% 51%	74% 14%	Federal Insurance Company
Travelers Group (G)	\$2,207,000	30% 59%	3% 16%	Travelers Casualty and Surety Co of Amer
The Cincinnati Insurance Companies (G)	\$2,156,000	65% 100%	7% 18%	Cincinnati Insurance Company
XL America Companies (G)	\$1,400,000	6% 25%	22% 9%	XL Specialty Insurance Company
Total or Average	\$15,978,000	24% 52%	7% 14%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Steadfast Insurance Company	\$3,069,000	4% 8%	-19% 8%	Zurich Insurance US PC Group
Federal Insurance Company	\$2,738,000	28% 53%	77% 13%	Chubb INA Group
Travelers Casualty and Surety Co of Amer	\$2,171,000	31% 64%	3% 16%	Travelers Group
Cincinnati Insurance Company	\$2,068,000	68% 104%	7% 18%	The Cincinnati Insurance Companies
XL Specialty Insurance Company	\$1,353,000	6% 21%	25% 9%	XL America Companies
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Houston Casualty Company	\$226,000	17% 59%	214% 38%	Tokio Marine US PC Group
U.S. Specialty Insurance Company	\$62,000	15% 92%	-72% 47%	Tokio Marine US PC Group
Clear Blue Specialty Insurance Company	\$4,000	124% 147%	-33% 25%	Clear Blue Insurance Group
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Federated Mutual Insurance Company	\$61,000	6% 28%	49% 0%	Federated Mutual Group
Federated Reserve Insurance Company	\$15,000	1% 6%	88% 0%	Federated Mutual Group
Nationwide Mutual Insurance Company	\$10,000	-16% 18%	-29% 20%	Nationwide Property & Casualty Group
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Liberty Mutual Insurance Company	\$84,000	4% 41%	22% 23%	Liberty Mutual Insurance Companies
Federated Rural Electric Ins Exchange	\$66,000	7% 18%	-6% 0%	N/A
Liberty Mutual Fire Insurance Company	\$16,000	0% 24%	-24% 6%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Steadfast Insurance Company	\$3,069,000	4% 8%	-19% 8%	Zurich Insurance US PC Group
Columbia Casualty Company	\$231,000	71% 94%	1% 18%	CNA Insurance Companies
Houston Casualty Company	\$226,000	17% 59%	214% 38%	Tokio Marine US PC Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina to cover property lost due to burglary, robbery, fraud or kidnap).

Commercial Multi-Peril



ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$1,605,827,000	\$1,456,002,000	\$111,091,000	\$15,581,000	\$112,796,000
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
17.0% 17.0% 16.8% 16.8% 16.8%	91%	7%	1%	7.0%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
354	303	16	17	81
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl/Captive Change%	Direct Change%	Surplus Line Change%
8% 10%	9% 12%	5% -4%	-12% -15%	5% 22%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
Erie Insurance Group (G)	\$161,977,000	67% 106%	23% 18%	Erie Insurance Company
Travelers Group (G)	\$160,029,000	38% 73%	16% 17%	Travelers Property Casualty Co of Amer
Auto-Owners Insurance Group (G)	\$138,067,000	51% 86%	15% 21%	Owners Insurance Company
The Cincinnati Insurance Companies (G)	\$112,647,000	46% 81%	14% 18%	Cincinnati Insurance Company
Hartford Insurance Group (G)	\$81,433,000	64% 100%	13% 16%	Hartford Underwriters Insurance Company
Total or Average	\$1,605,250,000	61% 97%	8% 17%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Erie Insurance Company	\$119,644,000	68% 95%	57% 18%	Erie Insurance Group
Cincinnati Insurance Company	\$95,964,000	50% 87%	15% 18%	The Cincinnati Insurance Companies
Owners Insurance Company	\$87,717,000	49% 88%	15% 21%	Auto-Owners Insurance Group
Auto-Owners Insurance Company	\$50,350,000	53% 82%	16% 21%	Auto-Owners Insurance Group
Philadelphia Indemnity Insurance Company	\$45,155,000	69% 102%	13% 16%	Tokio Marine US PC Group
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
United Specialty Insurance Company	\$16,254,000	167% 195%	275% 12%	Markel Insurance Group
Mesa Underwriters Specialty Insurance Co	\$3,373,000	40% 74%	30% 22%	Selective Insurance Group
American Reliable Insurance Company	\$3,306,000	37% 75%	7% 22%	ECM Group
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
State Farm Fire and Casualty Company	\$47,219,000	71% 98%	8% 11%	State Farm Group
North Carolina Farm Bureau Mutual Ins Co	\$31,074,000	108% 140%	4% 12%	North Carolina Farm Bureau Ins Group
Allstate Indemnity Company	\$20,491,000	49% 63%	20% 10%	Allstate Insurance Group
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
CUMIS Insurance Society, Inc.	\$3,737,000	-24% -10%	6% 0%	CUMIS Insurance Society Group
Nationwide General Insurance Company	\$3,641,000	25% 49%	-35% 16%	Nationwide Property & Casualty Group
National General Insurance Company	\$3,025,000	5% 47%	720% 40%	Allstate Insurance Group
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
United Specialty Insurance Company	\$16,254,000	167% 195%	275% 12%	Markel Insurance Group
National Fire & Marine Insurance Co	\$12,414,000	49% 81%	-23% 20%	Berkshire Hathaway Insurance Group
Ironshore Specialty Insurance Co	\$7,891,000	920% 938%	-11% 9%	Liberty Mutual Insurance Companies
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A

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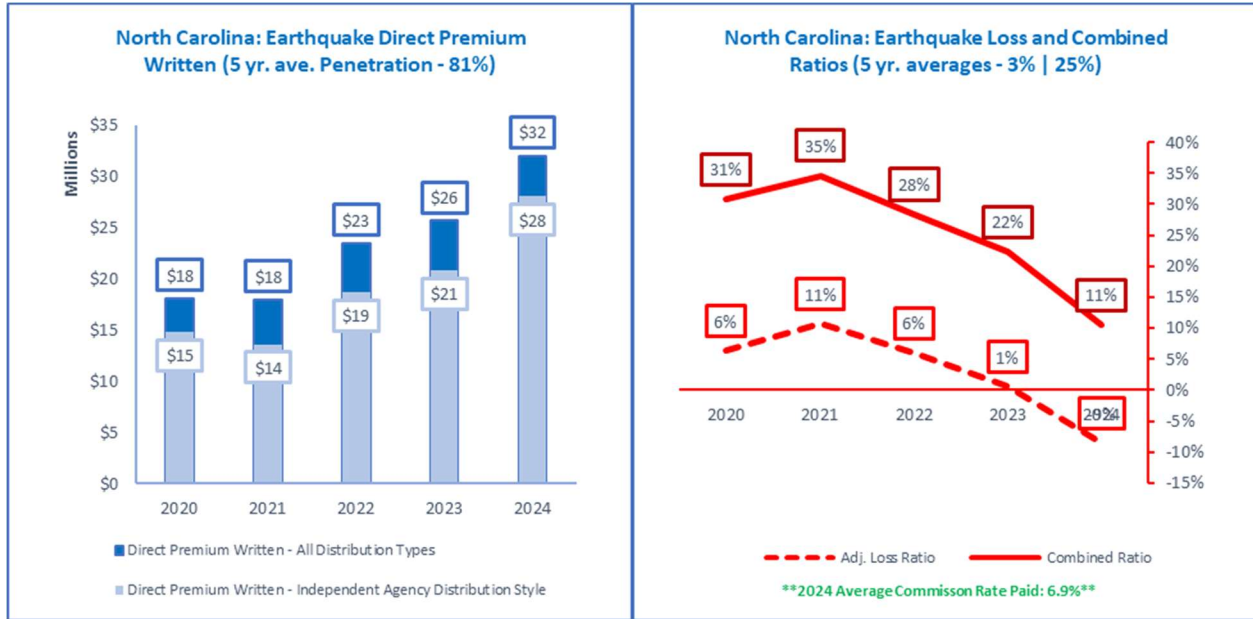
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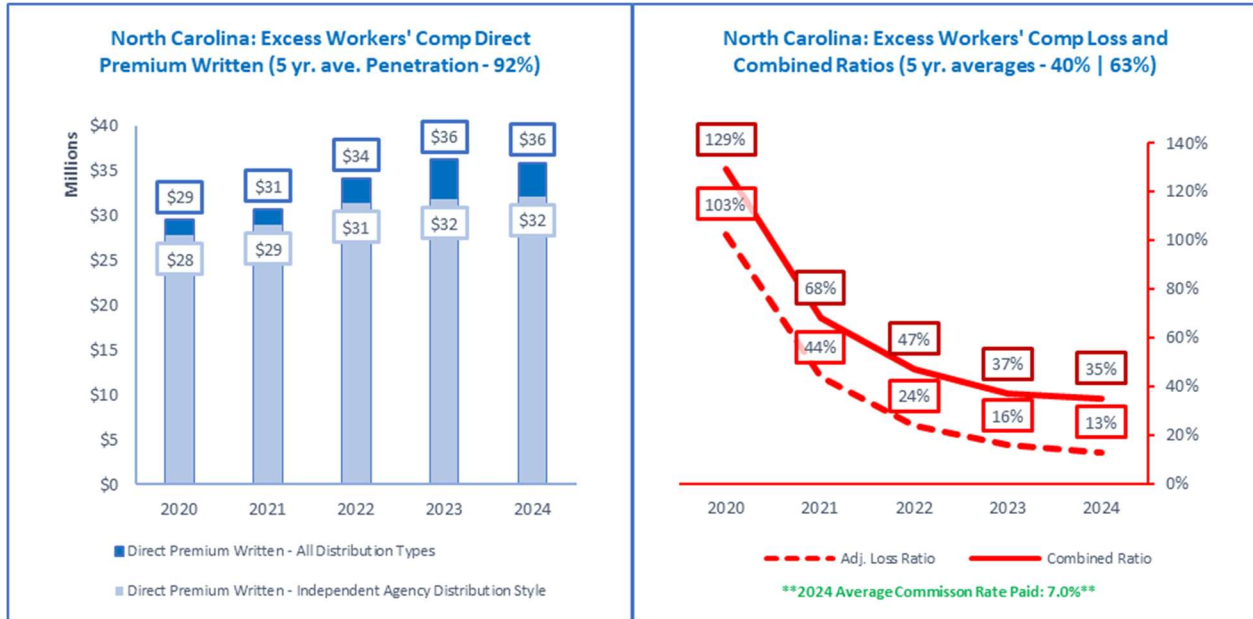
Earthquake



ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$31,988,000	\$28,034,000	\$1,672,000	\$2,199,000	\$8,921,000
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
9.8% 8.7% 9.4% 9.9% 6.9%	88%	5%	7%	27.9%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
151	124	12	9	35
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl/Captive Change%	Direct Change%	Surplus Line Change%
25% 15%	35% 17%	3% 7%	-30% 8%	-17% 3%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
FM Global Group (G)	\$10,127,000	0% 21%	990% 0%	Factory Mutual Insurance Company
Travelers Group (G)	\$2,440,000	0% 21%	-2% 9%	Travelers Indemnity Company
American International Group (G)	\$2,074,000	-6% 15%	0% 12%	Lexington Insurance Company
USAA Group (G)	\$1,481,000	0% 21%	5% 0%	United Services Automobile Association
Berkshire Hathaway Insurance Group (G)	\$1,363,000	-1% 19%	-42% 15%	National Fire & Marine Insurance Co
Total or Average	\$29,423,000	-9% 11%	15% 7%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Endurance American Specialty Ins Co	\$2,571,000	19% 29%	3% 7%	Sompo Holdings US Group
Travelers Indemnity Company	\$1,410,000	0% 20%	6% 9%	Travelers Group
XL Insurance America, Inc.	\$1,069,000	3% 5%	5% 1%	XL America Companies
Lexington Insurance Company	\$1,012,000	0% 19%	-12% 12%	American International Group
National Fire & Marine Insurance Co	\$973,000	-3% 19%	-47% 16%	Berkshire Hathaway Insurance Group
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
MS Transverse Specialty Insurance Co	\$603,000	5% 34%	53% 28%	MS&AD US Insurance Group
Evanston Insurance Company	\$380,000	160% 210%	-18% 14%	Market Insurance Group
Houston Casualty Company	\$121,000	15% 41%	-35% 21%	Tokio Marine US PC Group
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
State Farm Fire and Casualty Company	\$1,221,000	0% 21%	11% 11%	State Farm Group
Nationwide Property & Casualty Ins Co	\$156,000	1% 18%	-34% 13%	Nationwide Property & Casualty Group
Nationwide Mutual Insurance Company	\$144,000	1% 32%	-15% 13%	Nationwide Property & Casualty Group
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
United Services Automobile Association	\$772,000	0% 25%	3% 0%	USAA Group
USAA Casualty Insurance Company	\$438,000	0% 17%	10% 0%	USAA Group
Liberty Mutual Fire Insurance Company	\$324,000	0% 23%	-75% 8%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Endurance American Specialty Ins Co	\$2,571,000	19% 29%	3% 7%	Sompo Holdings US Group
Lexington Insurance Company	\$1,012,000	0% 19%	-12% 12%	American International Group
National Fire & Marine Insurance Co	\$973,000	-3% 19%	-47% 16%	Berkshire Hathaway Insurance Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina to cover sudden trembling or shaking of the earth, including volcanos.

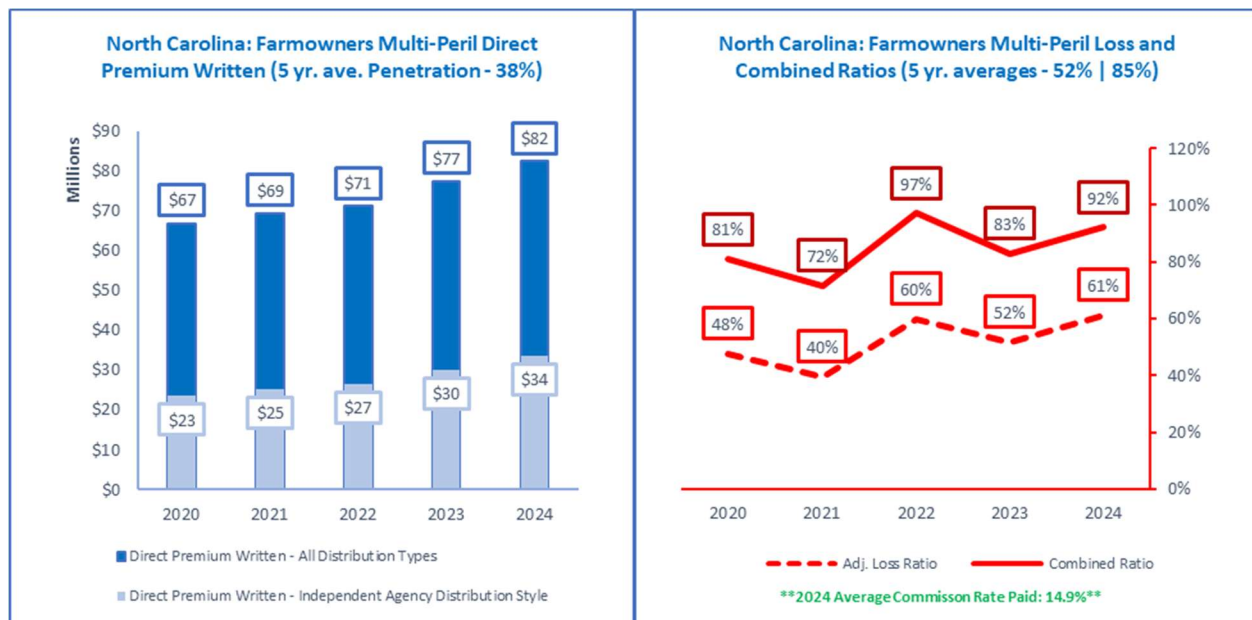
Excess Workers' Comp



ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$35,843,000	\$32,075,000	\$28,000	\$3,740,000	\$36,000
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
6.9% 7.3% 6.8% 6.8% 7.0%	89%	0%	10%	0.1%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
15	13	1	1	2
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl/Captive Change%	Direct Change%	Surplus Line Change%
-1% 5%	1% 4%	87% 19%	-15% 22%	-27% N/A
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
Tokio Marine US PC Group (G)	\$16,530,000	-28% -6%	-2% 9%	Safety National Casualty Corporation
W. R. Berkley Insurance Group (G)	\$8,151,000	7% 30%	10% 10%	Midwest Employers Casualty Company
Liberty Mutual Insurance Companies (G)	\$3,740,000	35% 67%	-15% 1%	Liberty Mutual Fire Insurance Company
Arch Insurance Group (G)	\$2,501,000	61% 81%	38% 2%	Arch Insurance Company
Chubb INA Group (G)	\$2,240,000	238% 253%	-24% 1%	ACE American Insurance Company
Total or Average	\$35,842,000	13% 35%	-1% 7%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Safety National Casualty Corporation	\$16,530,000	-28% -4%	-2% 9%	Tokio Marine US PC Group
Midwest Employers Casualty Company	\$8,151,000	7% 20%	10% 10%	W. R. Berkley Insurance Group
Arch Insurance Company	\$2,501,000	61% 78%	38% 2%	Arch Insurance Group
ACE American Insurance Company	\$2,240,000	238% 250%	-24% 1%	Chubb INA Group
National Union Fire Ins Co Pittsburgh PA	\$795,000	92% 79%	33% 0%	American International Group
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
United Specialty Insurance Company	\$6,000	-6% 21%	-45% 17%	Markel Insurance Group
N/A	\$0	0% 0%	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Sentry Insurance Company	\$28,000	-42% -29%	87% 7%	Sentry Insurance Group
N/A	\$0	0% 0%	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Liberty Mutual Fire Insurance Company	\$3,740,000	55% 85%	-14% 1%	Liberty Mutual Insurance Companies
N/A	\$0	0% 0%	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Princeton Excess & Surplus Lines Ins Co	\$30,000	48% 69%	-21% 10%	Munich-American Holding Corp Companies
United Specialty Insurance Company	\$6,000	-6% 21%	-45% 17%	Markel Insurance Group
N/A	\$0	0% 0%	N/A	N/A
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina to cover indemnity of employers for self-insured employers, usually written on an excess basis or via a high deductible).

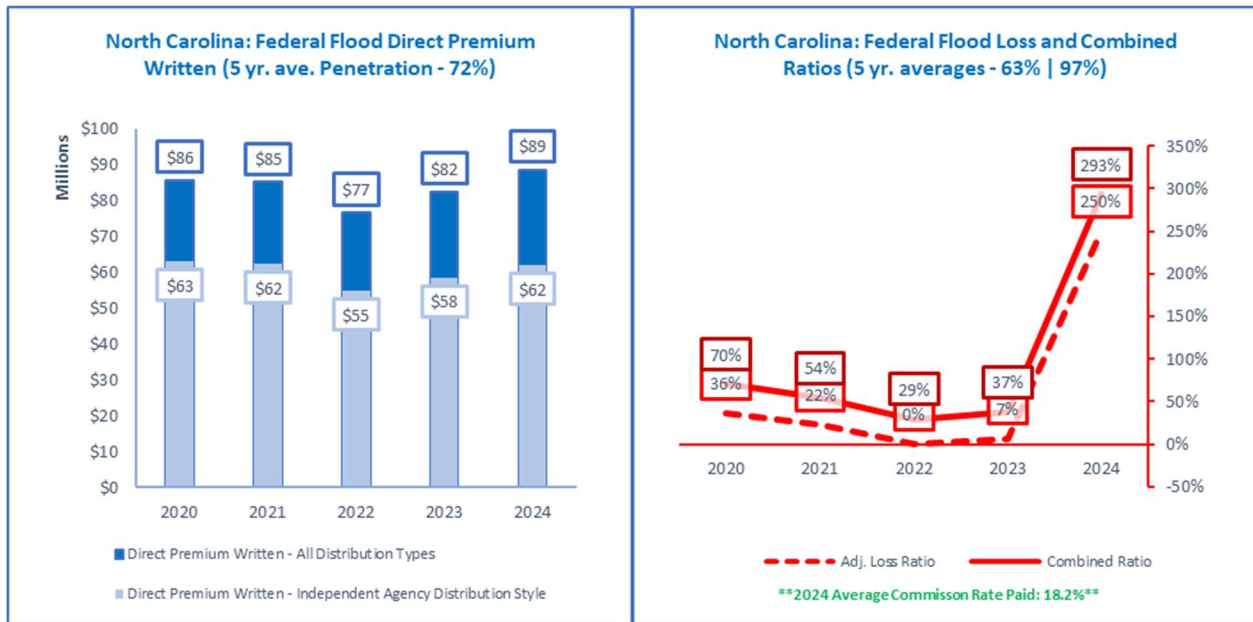
Farmowners Multi-Peril



ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$82,289,000	\$33,590,000	\$35,666,000	\$5,576,000	\$178,000
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
16.4% 16.0% 21.0% 15.6% 14.9%	41%	43%	7%	0.2%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
38	32	1	1	2
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl/Captive Change%	Direct Change%	Surplus Line Change%
6% 5%	12% 9%	8% 5%	-16% -3%	314% -16%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
North Carolina Farm Bureau Ins Group (G)	\$35,666,000	87% 114%	8% 10%	North Carolina Farm Bureau Mutual Ins Co
ECM Group (G)	\$12,208,000	52% 86%	4% 22%	Everett Cash Mutual Insurance Company
Westfield Group (G)	\$10,131,000	36% 71%	21% 19%	Westfield Insurance Company
Nationwide Property & Casualty Group (G)	\$5,586,000	31% 66%	-16% 14%	Nationwide Agribusiness Insurance Co
N. C. Grange Mutual Insurance Company	\$2,990,000	80% 105%	6% 15%	N/A
Total or Average	\$82,289,000	61% 92%	6% 15%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Everett Cash Mutual Insurance Company	\$12,208,000	52% 82%	4% 22%	ECM Group
Westfield Insurance Company	\$7,500,000	42% 80%	17% 19%	Westfield Group
State Automobile Mutual Insurance Co	\$1,497,000	46% 66%	7% 16%	Liberty Mutual Insurance Companies
American Select Insurance Company	\$1,446,000	11% 36%	62% 19%	Westfield Group
Westfield National Insurance Company	\$1,186,000	27% 65%	12% 19%	Westfield Group
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Markel Insurance Company	\$543,000	50% 82%	5% 10%	Markel Insurance Group
Accelerant Specialty Insurance Company	\$169,000	34% 72%	445% 35%	Accelerant US Holdings Group
N/A	\$0	0% 0%	N/A	N/A
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
North Carolina Farm Bureau Mutual Ins Co	\$35,666,000	87% 114%	8% 10%	North Carolina Farm Bureau Ins Group
N/A	\$0	0% 0%	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Nationwide Agribusiness Insurance Co	\$5,577,000	31% 57%	-16% 14%	Nationwide Property & Casualty Group
N/A	\$0	0% 0%	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Accelerant Specialty Insurance Company	\$169,000	34% 72%	445% 35%	Accelerant US Holdings Group
Scottsdale Insurance Company	\$9,000	-8% 14%	-25% 22%	Nationwide Property & Casualty Group
N/A	\$0	0% 0%	N/A	N/A
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina to cover property and liability risks of farming and ranching operations).

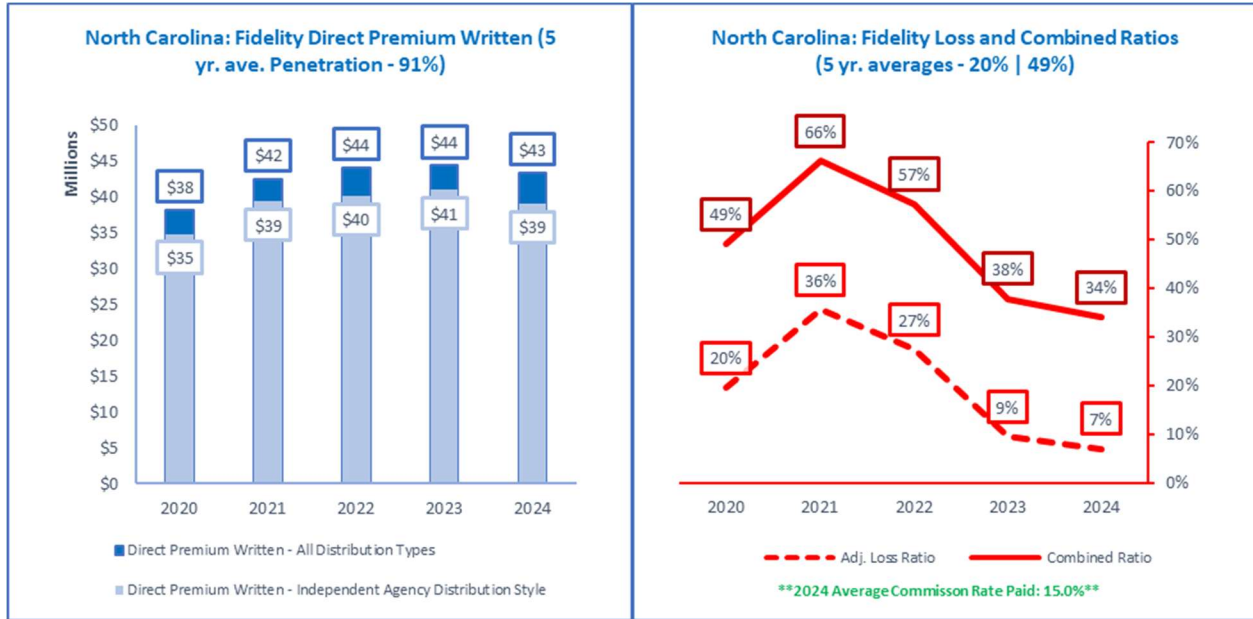
Federal Flood



ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$88,552,000	\$61,828,000	\$18,478,000	\$8,246,000	\$259,000
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
18.2% 17.7% 17.0% 18.7% 18.2%	70%	21%	9%	0.3%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
22	16	3	3	1
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl/Captive Change%	Direct Change%	Surplus Lines Change%
8% 1%	6% 0%	13% 5%	11% 3%	-80% -20%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
North Carolina Farm Bureau Ins Group (G)	\$14,911,000	202% 234%	14% 11%	North Carolina Farm Bureau Mutual Ins Co
Selective Insurance Group (G)	\$12,757,000	255% 300%	12% 20%	Selective Insurance Co of the Southeast
Allstate Insurance Group (G)	\$12,584,000	179% 222%	13% 22%	Integon National Insurance Company
Hartford Insurance Group (G)	\$10,661,000	43% 79%	4% 19%	Hartford Insurance Co of the Midwest
Assurant P&C Group (G)	\$10,391,000	376% 426%	-1% 32%	American Bankers Insurance Co of Florida
Total or Average	\$88,552,000	250% 293%	8% 18%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Selective Insurance Co of the Southeast	\$12,757,000	255% 292%	12% 20%	Selective Insurance Group
Hartford Insurance Co of the Midwest	\$10,661,000	43% 66%	4% 19%	Hartford Insurance Group
American Bankers Insurance Co of Florida	\$10,391,000	376% 421%	-1% 32%	Assurant P&C Group
Integon National Insurance Company	\$9,202,000	173% 199%	15% 24%	Allstate Insurance Group
Auto-Owners Insurance Company	\$3,465,000	1000% 1000%	12% 16%	Auto-Owners Insurance Group
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Wright National Flood Insurance Company	\$9,043,000	378% 412%	15% 20%	N/A
First Protective Insurance Company	\$268,000	0% 31%	12% 17%	N/A
Universal North America Insurance Co	\$30,000	133% 187%	7% 17%	One Alliance Insurance Group
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
North Carolina Farm Bureau Mutual Ins Co	\$14,911,000	202% 234%	14% 11%	North Carolina Farm Bureau Ins Group
Allstate Insurance Company	\$3,381,000	194% 247%	8% 14%	Allstate Insurance Group
Farmers Property and Casualty Ins Co	\$186,000	344% 383%	1% 19%	Farmers Insurance Group
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
USAA General Indemnity Company	\$7,309,000	127% 146%	12% 0%	USAA Group
Homesite Insurance Company	\$541,000	438% 495%	11% 25%	American Family Insurance Group
Liberty Mutual Fire Insurance Company	\$396,000	0% 27%	4% 12%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Fortegra Specialty Insurance Company	\$259,000	179% 231%	N/A 33%	Fortegra P&C Group
N/A	\$0	0% 0%	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina under the Federal Flood Insurance Program and the Write Your Own program).

Fidelity



ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$43,304,000	\$39,030,000	\$657,000	\$2,862,000	\$1,400,000
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
14.8% 14.9% 15.5% 15.5% 15.0%	90%	2%	7%	3.2%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
128	109	9	6	14
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl/Captive Change%	Direct Change%	Surplus Line Change%
-2% 3%	-5% 3%	8% 1%	43% 10%	-1% -13%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
Travelers Group (G)	\$5,541,000	11% 40%	6% 17%	Travelers Casualty and Surety Co of Amer
XL America Companies (G)	\$4,225,000	-12% 15%	0% 17%	XL Specialty Insurance Company
Tokio Marine US PC Group (G)	\$3,997,000	-100% -89%	0% 22%	U.S. Specialty Insurance Company
American International Group (G)	\$3,769,000	39% 58%	-21% 8%	National Union Fire Ins Co Pittsburgh PA
Chubb INA Group (G)	\$2,920,000	28% 45%	-29% 12%	Federal Insurance Company
Total or Average	\$43,306,000	7% 34%	-2% 15%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Travelers Casualty and Surety Co of Amer	\$5,433,000	11% 44%	5% 17%	Travelers Group
XL Specialty Insurance Company	\$4,225,000	-12% 11%	0% 17%	XL America Companies
National Union Fire Ins Co Pittsburgh PA	\$3,037,000	50% 71%	-25% 10%	American International Group
Federal Insurance Company	\$2,445,000	19% 41%	-35% 13%	Chubb INA Group
Great American Insurance Company	\$2,162,000	20% 47%	-9% 24%	Great American P & C Insurance Group
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
U.S. Specialty Insurance Company	\$3,770,000	-100% -100%	-1% 22%	Tokio Marine US PC Group
RLI Insurance Company	\$342,000	4% 32%	-3% 9%	RLI Group
Southwest Marine and General Ins Co	\$253,000	200% 232%	78% 21%	Coaction Specialty Insurance Group
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Federated Mutual Insurance Company	\$304,000	13% 36%	18% 0%	Federated Mutual Group
Jet Insurance Company	\$103,000	13% 84%	3% 38%	N/A
State Farm Fire and Casualty Company	\$75,000	0% 21%	0% 13%	State Farm Group
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
CUMIS Insurance Society, Inc.	\$1,513,000	50% 66%	5% 0%	CUMIS Insurance Society Group
Liberty Mutual Insurance Company	\$1,180,000	28% 60%	166% 13%	Liberty Mutual Insurance Companies
CorePointe Insurance Company	\$129,000	27% 43%	59% 12%	AmTrust Group
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
AIG Specialty Insurance Company	\$719,000	-14% -11%	-3% 1%	American International Group
National Fire & Marine Insurance Co	\$522,000	10% 20%	-10% 0%	Berkshire Hathaway Insurance Group
AXIS Surplus Insurance Company	\$40,000	40% 66%	900% 18%	AXIS US Operations
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina to cover dishonest acts of employees.

OUT-EXECUTE *verb*

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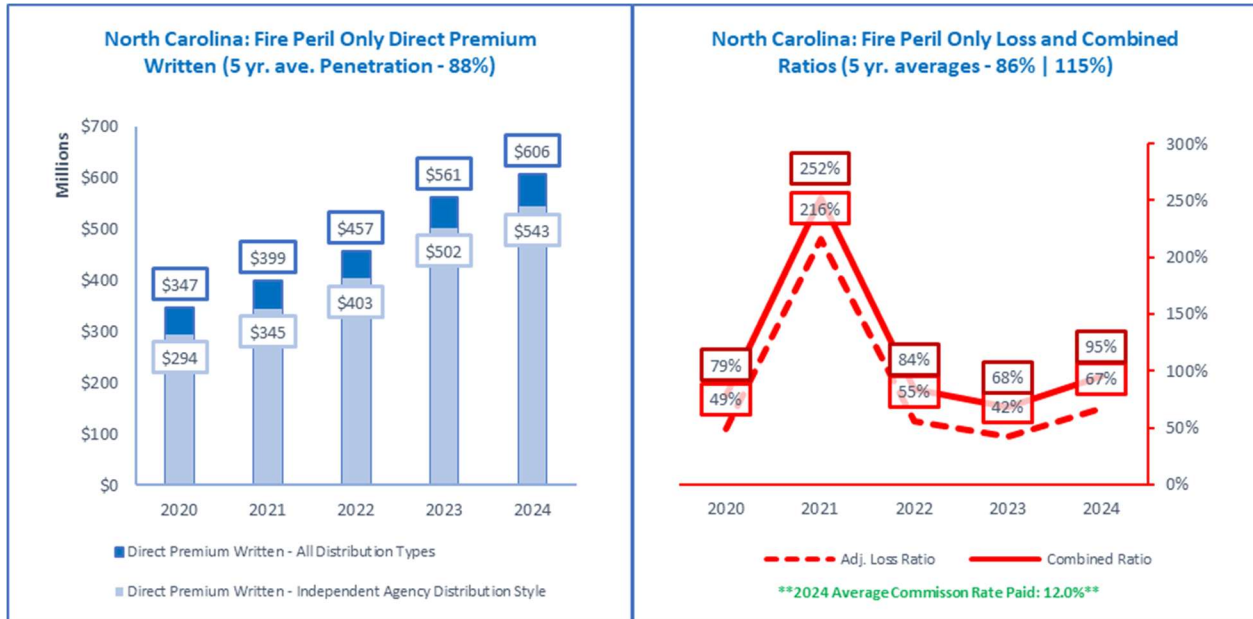
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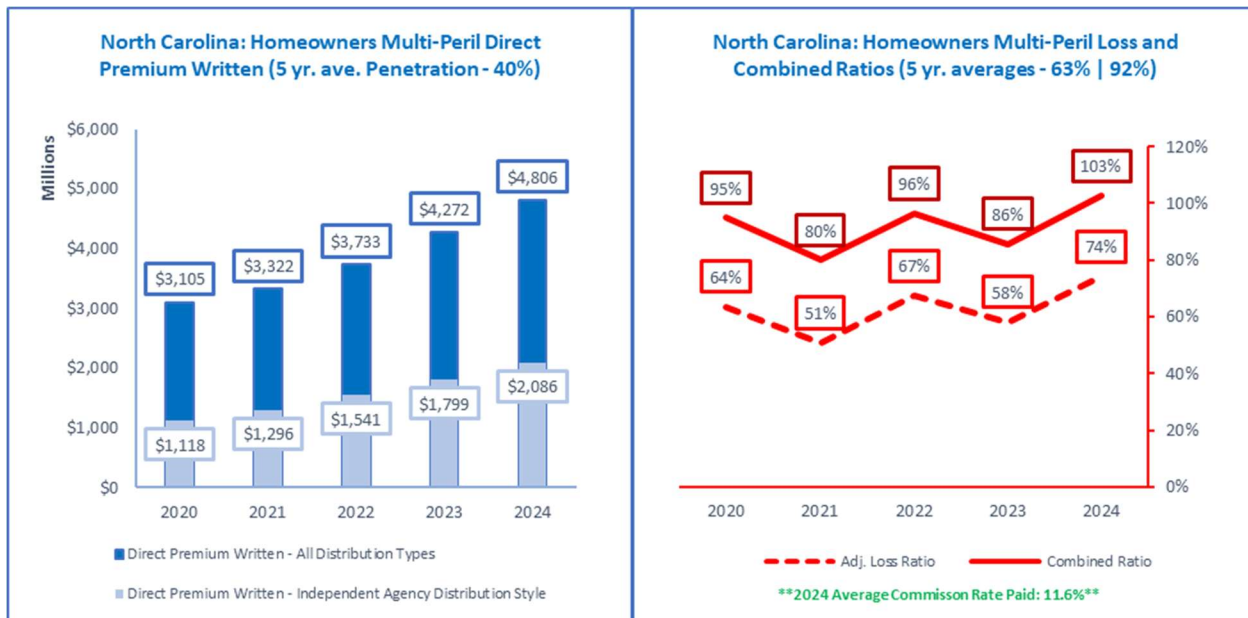


ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$605,886,000	\$543,237,000	\$25,289,000	\$31,941,000	\$196,188,000
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
12.7% 12.2% 12.4% 11.6% 12.0%	90%	4%	5%	32.4%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
292	250	10	17	90
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl/Captive Change%	Direct Change%	Surplus Line Change%
8% 15%	8% 17%	3% 4%	8% 10%	7% 22%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
Starr International Group (G)	\$45,891,000	87% 102%	18% 9%	Starr Surplus Lines Insurance Company
FM Global Group (G)	\$43,281,000	196% 222%	9% 2%	Factory Mutual Insurance Company
Auto-Owners Insurance Group (G)	\$40,192,000	64% 94%	24% 16%	Auto-Owners Insurance Company
Liberty Mutual Insurance Companies (G)	\$35,962,000	-100% -100%	8% 9%	Employers Insurance Company of Wausau
Travelers Group (G)	\$33,388,000	61% 88%	4% 12%	Travelers Indemnity Company
Total or Average	\$601,851,000	67% 95%	7% 12%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Starr Surplus Lines Insurance Company	\$44,393,000	89% 103%	15% 10%	Starr International Group
Auto-Owners Insurance Company	\$39,528,000	65% 94%	24% 16%	Auto-Owners Insurance Group
Foremost Insurance Co Grand Rapids, MI	\$32,720,000	37% 75%	22% 14%	Farmers Insurance Group
Zurich American Insurance Company	\$15,780,000	9% 29%	8% 4%	Zurich Insurance US PC Group
Lexington Insurance Company	\$13,793,000	5% 24%	1% 12%	American International Group
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
MS Transverse Specialty Insurance Co	\$6,794,000	14% 42%	124% 26%	MS&AD US Insurance Group
SureChoice Underwriters Reciprocal Exch	\$6,528,000	28% 66%	464% 24%	Slaine Insurance Group
Universal North America Insurance Co	\$5,019,000	27% 63%	61% 15%	One Alliance Insurance Group
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
North Carolina Farm Bureau Mutual Ins Co	\$15,688,000	45% 70%	1% 12%	North Carolina Farm Bureau Ins Group
Federated Mutual Insurance Company	\$4,029,000	36% 60%	37% 0%	Federated Mutual Group
Nationwide Mutual Insurance Company	\$2,391,000	-4% 24%	-32% 10%	Nationwide Property & Casualty Group
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Standard Guaranty Insurance Company	\$10,672,000	38% 71%	17% 3%	Assurant P&C Group
Liberty Mutual Fire Insurance Company	\$8,318,000	148% 182%	-10% 9%	Liberty Mutual Insurance Companies
United Services Automobile Association	\$4,670,000	52% 74%	10% 0%	USAA Group
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Starr Surplus Lines Insurance Company	\$44,393,000	89% 103%	15% 10%	Starr International Group
Lexington Insurance Company	\$13,793,000	5% 24%	1% 12%	American International Group
Landmark American Insurance Company	\$9,632,000	3% 17%	-2% 14%	Berkshire Hathaway Insurance Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina to cover fire or lightning loss to real or personal property. If premiums are combined in policies with other perils like windstorm, the premiums and losses are reported as they are allocated by insurers).



Homeowners

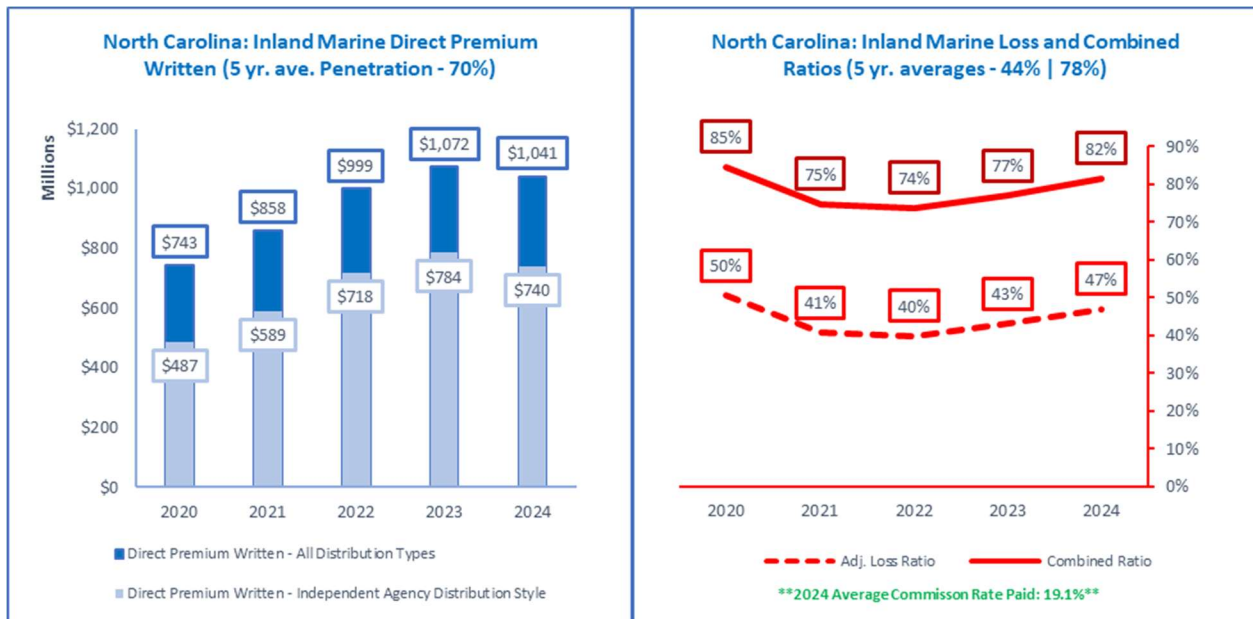


ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$4,806,090,000	\$2,086,359,000	\$1,737,783,000	\$919,934,000	\$63,255,000
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
12.7% 12.2% 12.2% 12.1% 11.6%	43%	36%	19%	1.3%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
131	97	11	14	27
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl/Captive Change%	Direct Change%	Surplus Line Change%
13% 12%	16% 17%	11% 8%	7% 12%	23% 22%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
State Farm Group (G)	\$753,914,000	73% 101%	15% 11%	State Farm Fire and Casualty Company
North Carolina Farm Bureau Ins Group (G)	\$646,678,000	95% 120%	19% 9%	North Carolina Farm Bureau Mutual Ins Co
USAA Group (G)	\$489,824,000	80% 99%	10% 0%	United Services Automobile Association
Allstate Insurance Group (G)	\$350,015,000	54% 80%	23% 9%	Allstate Vehicle and Property Ins Co
Erie Insurance Group (G)	\$323,933,000	87% 124%	27% 16%	Erie Insurance Company
Total or Average	\$4,806,091,000	74% 103%	13% 12%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Erie Insurance Company	\$244,323,000	87% 110%	31% 16%	Erie Insurance Group
Allstate Vehicle and Property Ins Co	\$209,419,000	54% 67%	50% 9%	Allstate Insurance Group
Owners Insurance Company	\$148,240,000	95% 127%	43% 18%	Auto-Owners Insurance Group
Travelers Personal Insurance Company	\$118,268,000	57% 76%	21% 15%	Travelers Group
Safeco Insurance Company of America	\$81,386,000	64% 83%	49% 4%	Liberty Mutual Insurance Companies
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
First Protective Insurance Company	\$88,153,000	19% 48%	-1% 13%	N/A
Universal Property & Casualty Ins Co	\$85,741,000	94% 115%	24% 13%	Universal Insurance Holdings Group
Universal North America Insurance Co	\$28,898,000	40% 82%	38% 15%	One Alliance Insurance Group
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
State Farm Fire and Casualty Company	\$753,914,000	73% 100%	15% 11%	State Farm Group
North Carolina Farm Bureau Mutual Ins Co	\$646,678,000	95% 120%	19% 9%	North Carolina Farm Bureau Ins Group
Allstate Indemnity Company	\$92,071,000	47% 60%	-4% 9%	Allstate Insurance Group
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
United Services Automobile Association	\$205,299,000	76% 99%	7% 0%	USAA Group
USAA Casualty Insurance Company	\$150,117,000	82% 100%	10% 0%	USAA Group
Homesite Insurance Co of the Midwest	\$125,452,000	51% 75%	40% 14%	American Family Insurance Group
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Orion180 Insurance Company	\$26,907,000	23% 65%	47% 26%	Orion180 Group
PURE Specialty Exchange	\$6,011,000	-12% 9%	12% 11%	Tokio Marine US PC Group
QBE Specialty Insurance Company	\$4,401,000	87% 121%	-24% 19%	QBE North America Insurance Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina to cover liability, and real and personal property of homeowners, condo owners and renters).



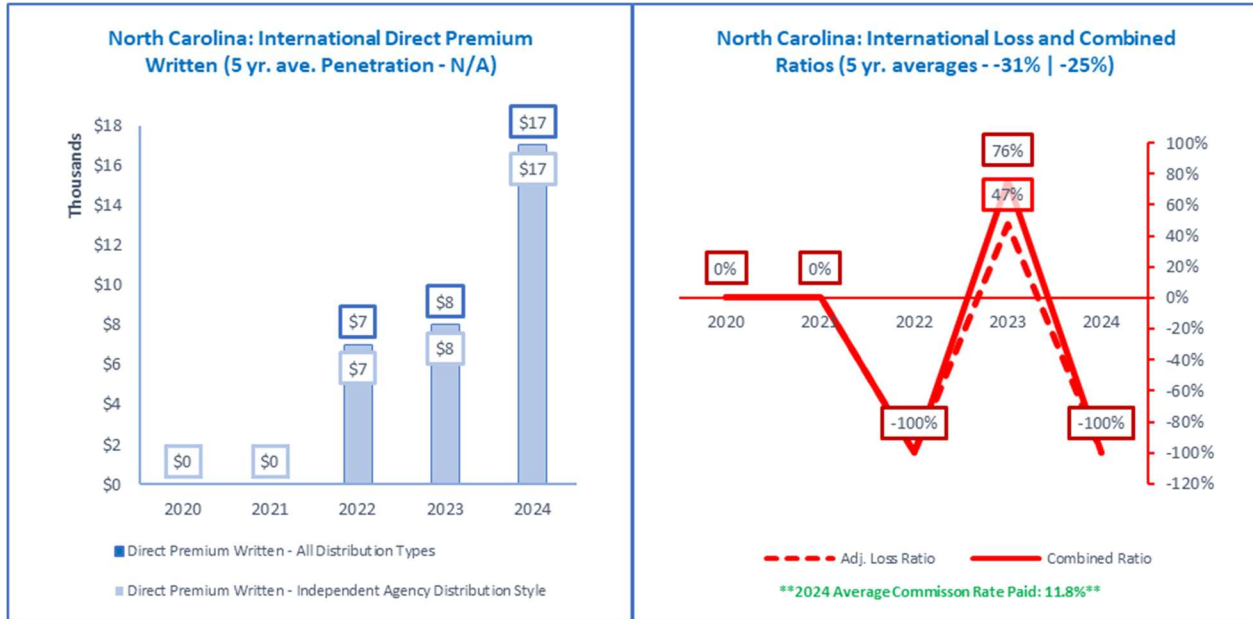
Inland Marine



ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl./Captive DPW	Direct DPW	Surplus Lines DPW
\$1,041,353,000	\$739,936,000	\$235,962,000	\$59,097,000	\$41,861,000
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl./Captive Pen%	Direct Pen%	Surplus Lines Use%
16.8% 18.2% 19.0% 19.2% 19.1%	71%	23%	6%	4.0%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl./Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
396	330	18	31	84
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl./Captive Change%	Direct Change%	Surplus Line Change%
-3% 9%	-6% 11%	4% 4%	5% 4%	-18% 22%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
Liberty Mutual Insurance Companies (G)	\$154,671,000	75% 95%	4% 1%	Liberty Insurance Underwriters, Inc.
Allianz US PC Insurance Companies (G)	\$86,328,000	38% 86%	21% 33%	Jefferson Insurance Company
CNA Insurance Companies (G)	\$69,877,000	65% 93%	-7% 14%	Continental Casualty Company
Zurich Insurance US PC Group (G)	\$52,342,000	49% 87%	23% 25%	Zurich American Insurance Company
Markel Insurance Group (G)	\$34,089,000	95% 145%	-3% 35%	Essentia Insurance Company
Total or Average	\$1,040,239,000	47% 82%	-3% 19%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Continental Casualty Company	\$68,759,000	68% 90%	-8% 14%	CNA Insurance Companies
Zurich American Insurance Company	\$28,592,000	61% 103%	39% 21%	Zurich Insurance US PC Group
Essentia Insurance Company	\$24,186,000	64% 112%	12% 41%	Markel Insurance Group
Progressive Southeastern Insurance Co	\$22,836,000	40% 55%	-9% 10%	Progressive Insurance Group
Arch Insurance Company	\$20,195,000	35% 99%	14% 51%	Arch Insurance Group
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Generali USB	\$28,260,000	38% 89%	3% 46%	Generali US Group
Occidental Fire and Casualty Co of NC	\$8,472,000	12% 17%	90% 1%	IAT Insurance Group
Securian Casualty Company	\$5,404,000	25% 69%	16% 36%	Securian Financial PC Group
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Liberty Insurance Underwriters, Inc.	\$142,444,000	78% 81%	5% 0%	Liberty Mutual Insurance Companies
North Carolina Farm Bureau Mutual Ins Co	\$32,760,000	55% 80%	8% 11%	North Carolina Farm Bureau Ins Group
State Farm Fire and Casualty Company	\$23,343,000	54% 79%	6% 11%	State Farm Group
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
USAA Casualty Insurance Company	\$10,449,000	37% 52%	10% 0%	USAA Group
United Services Automobile Association	\$9,949,000	31% 55%	6% 0%	USAA Group
USAA General Indemnity Company	\$6,799,000	35% 49%	11% 0%	USAA Group
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Homeland Insurance Company of New York	\$5,997,000	25% 53%	41% 28%	Intact US Insurance Group
Westchester Surplus Lines Insurance Co	\$4,730,000	30% 45%	-21% 16%	Chubb INA Group
Old Republic Union Insurance Company	\$2,535,000	28% 75%	-23% 43%	Old Republic Insurance Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina for a wide variety of risks including contractors equipment, other moveable property, pet insurance, event cancellation, travel insurance, watercraft and cash in transit.

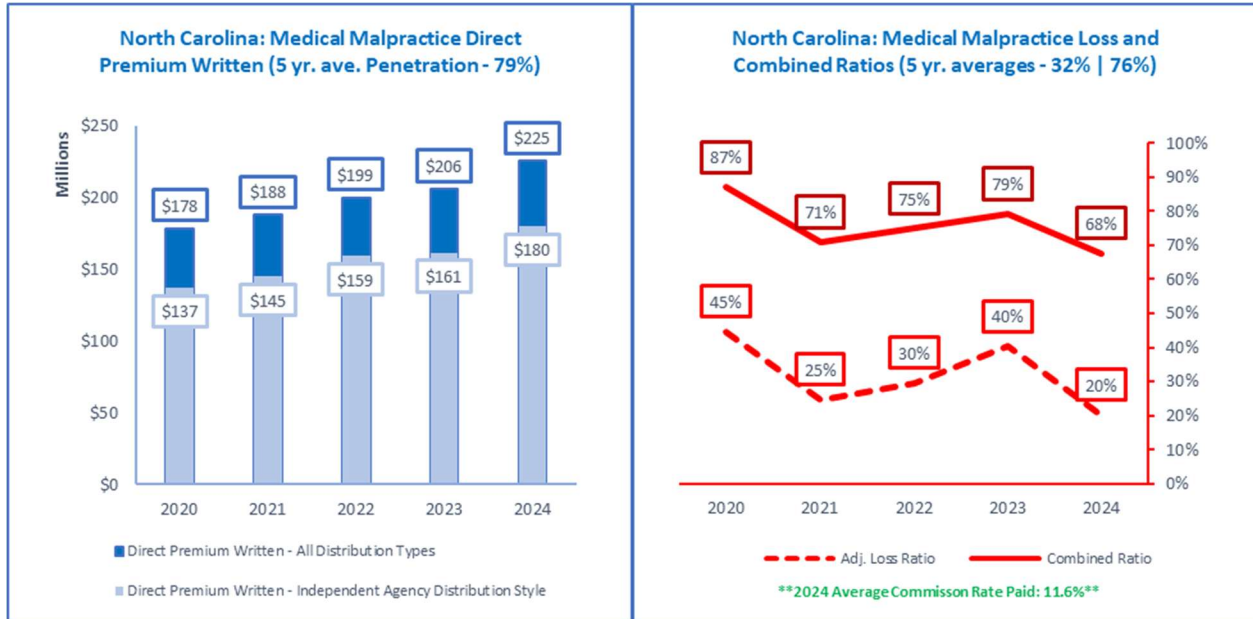
International



ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$17,000	\$17,000	\$0	\$0	\$0
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
N/A	100%	0%	0%	0.0%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
1	1	0	0	0
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl/Captive Change%:	Direct Change%:	Surplus Line Change%:
113% N/A	113% N/A	N/A N/A	N/A N/A	N/A N/A
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
Chubb INA Group (G)	\$17,000	-100% -100%	113% 12%	Executive Risk Indemnity Inc.
N/A	\$0	0% 0%	N/A	N/A
N/A	\$0	0% 0%	N/A	N/A
N/A	\$0	0% 0%	N/A	N/A
N/A	\$0	0% 0%	N/A	N/A
Total or Average	\$17,000	-100% -100%	113% 12%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Executive Risk Indemnity Inc.	\$17,000	51% 76%	113% 12%	Chubb INA Group
N/A	\$0	0% 0%	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina to cover losses outside the U.S. where a line of business is not determined.)

Medical Malpractice



ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$225,067,000	\$180,108,000	\$34,678,000	\$6,615,000	\$93,848,000
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
9.5% 10.0% 10.0% 10.0% 11.6%	80%	15%	3%	41.7%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
116	83	8	15	47
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change %	Excl/Captive Change %:	Direct Change %:	Surplus Line Change %:
9% 6%	12% 7%	3% -1%	-14% 10%	19% 15%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
Curi Insurance Group (G)	\$51,887,000	5% 76%	-1% 3%	Medical Mutual Ins Co of North Carolina
MAG Mutual Companies (G)	\$43,074,000	31% 80%	-2% 5%	MAG Mutual Insurance Company
Berkshire Hathaway Insurance Group (G)	\$35,783,000	37% 77%	43% 23%	National Fire & Marine Insurance Co
CNA Insurance Companies (G)	\$13,414,000	8% 59%	43% 29%	American Casualty Company of Reading, PA
Doctors Company Insurance Group (G)	\$12,864,000	41% 88%	-3% 12%	The Doctors Company, An Interins Exch
Total or Average	\$224,350,000	20% 68%	9% 12%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Medical Mutual Ins Co of North Carolina	\$47,192,000	8% 86%	-2% 2%	Curi Insurance Group
National Fire & Marine Insurance Co	\$17,868,000	53% 100%	77% 31%	Berkshire Hathaway Insurance Group
American Casualty Company of Reading, PA	\$7,321,000	29% 90%	10% 39%	CNA Insurance Companies
Coverys Specialty Insurance Company	\$6,154,000	-15% 3%	18% 16%	Coverys Companies
Columbia Casualty Company	\$6,055,000	-20% 23%	121% 18%	CNA Insurance Companies
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Professional Security Insurance Company	\$18,452,000	80% 92%	-9% 2%	MAG Mutual Companies
TDC Specialty Insurance Company	\$5,075,000	34% 89%	-4% 18%	The Doctors Company Insurance Group
Health Care Industry Liab Recip Ins RRG	\$4,077,000	54% 87%	21% 0%	N/A
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
MAG Mutual Insurance Company	\$24,622,000	-9% 57%	4% 7%	MAG Mutual Companies
Medical Security Insurance Company	\$4,695,000	-24% -7%	2% 4%	Curi Insurance Group
Liberty Insurance Underwriters, Inc.	\$2,150,000	32% 78%	1% 34%	Liberty Mutual Insurance Companies
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Ophthalmic Mutual Insurance Co (A RRG)	\$1,324,000	15% 59%	11% 0%	N/A
NCMIC Insurance Company	\$1,240,000	-16% 11%	2% 0%	NCMIC Group
Clinician Assurance Inc., a RRG	\$853,000	64% 89%	-55% 0%	N/A
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Professional Security Insurance Company	\$18,452,000	80% 92%	-9% 2%	MAG Mutual Companies
National Fire & Marine Insurance Co	\$17,868,000	53% 100%	77% 31%	Berkshire Hathaway Insurance Group
Coverys Specialty Insurance Company	\$6,154,000	-15% 3%	18% 16%	Coverys Companies
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Health Care Industry Liab Recip Ins RRG	\$4,077,000	54% 87%	21% 0%	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina to cover liability losses of licensed healthcare providers).



Moving together. Proud to partner with IIANC.

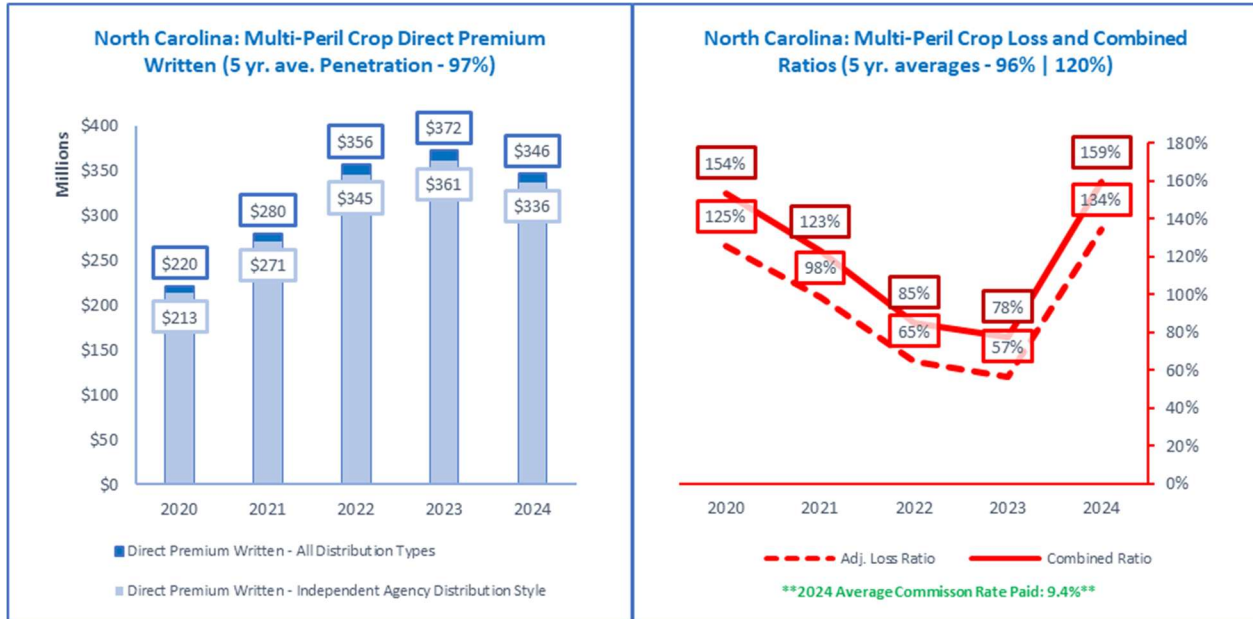
Certainly, our world is shifting and will continue to evolve. But nothing remains more important or more constant than the partnerships we forge. Caring for our business partners is the enduring Travelers Promise we make to all the producers in North Carolina. One way of showing this care is by making sure that as we move forward, we do so together.



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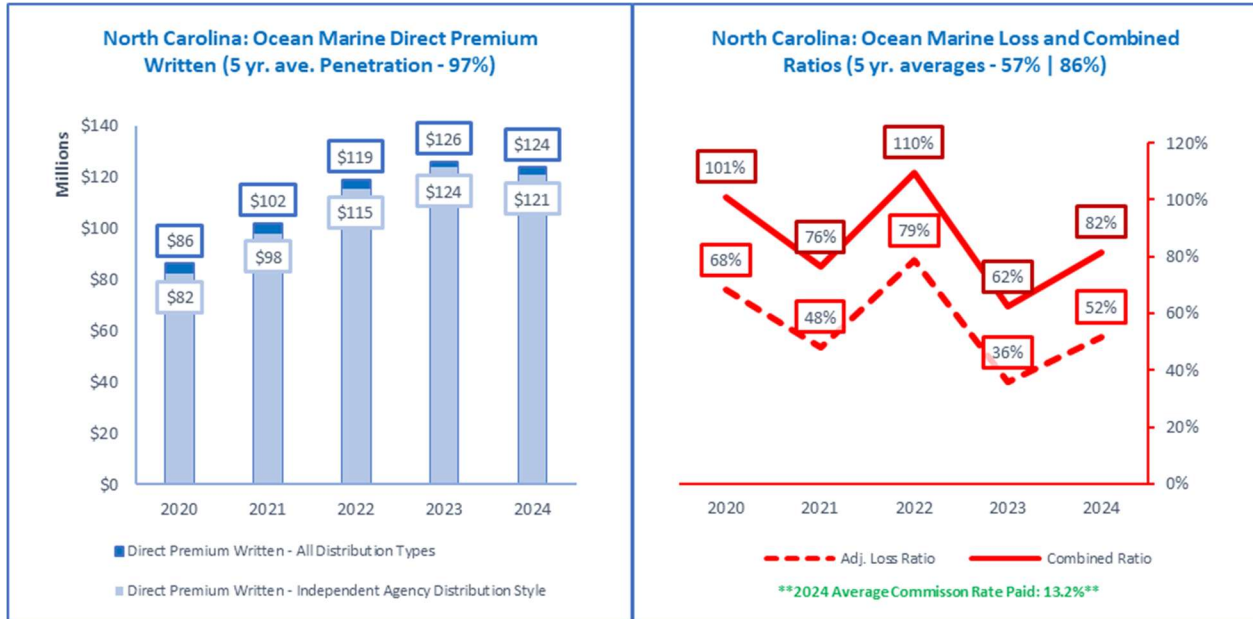
Multi-Peril Crop



ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$345,942,000	\$336,457,000	\$0	\$9,485,000	\$0
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
10.6% 9.2% 7.8% 8.9% 9.4%	97%	0%	3%	0.0%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
10	9	0	1	0
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl/Captive Change%:	Direct Change%:	Surplus Line Change%:
-7% 12%	-7% 12%	N/A N/A	-10% 6%	N/A N/A
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
Zurich Insurance US PC Group (G)	\$91,749,000	122% 137%	-8% 5%	Rural Community Insurance Company
QBE North America Insurance Group (G)	\$88,531,000	174% 206%	-5% 14%	NAU Country Insurance Company
Chubb INA Group (G)	\$68,038,000	114% 124%	3% 2%	ACE Property and Casualty Insurance Co
Tokio Marine US PC Group (G)	\$39,326,000	84% 112%	-23% 15%	Producers Agriculture Insurance Company
Great American P & C Insurance Group (G)	\$23,383,000	182% 209%	236% 14%	Great American Insurance Company
Total or Average	\$326,764,000	134% 159%	-12% 10%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
NAU Country Insurance Company	\$88,531,000	174% 82%	-5% 14%	QBE North America Insurance Group
ACE Property and Casualty Insurance Co	\$66,496,000	113% 124%	5% 2%	Chubb INA Group
Producers Agriculture Insurance Company	\$39,326,000	84% 89%	-23% 15%	Tokio Marine US PC Group
Great American Insurance Company	\$23,383,000	182% 207%	236% 14%	Great American P & C Insurance Group
Farmers Mutual Hail Insurance Co of Iowa	\$6,805,000	145% 165%	106% 14%	FMH Insurance Group
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
FMH Ag Risk Insurance Company	\$1,000	33% 628%	-100% 500%	FMH Insurance Group
N/A	\$0	0% 0%	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
American Agricultural Insurance Company	\$9,485,000	120% 149%	-10% 22%	N/A
N/A	\$0	0% 0%	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina to cover losses that are subsidized or reinsured by the Federal Crop Insurance Corporation.)

Ocean Marine

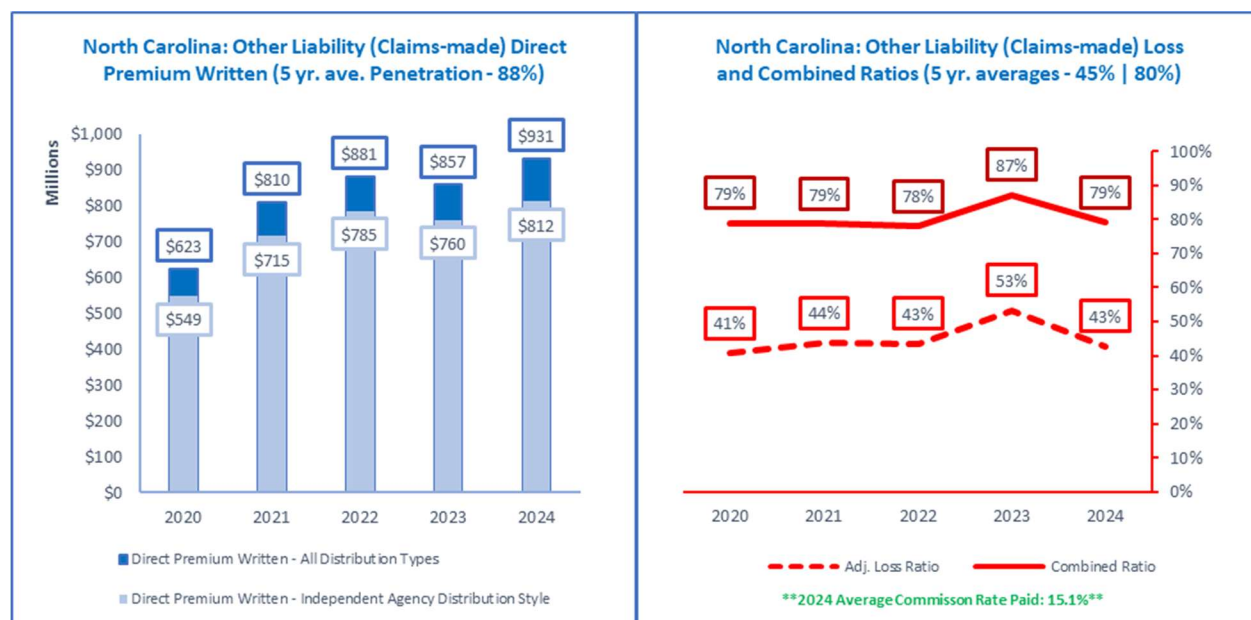


ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$123,543,000	\$120,693,000	\$0	\$1,480,000	\$4,545,000
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
11.8% 12.2% 11.5% 12.4% 13.2%	98%	0%	1%	3.7%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
83	74	0	5	15
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl/Captive Change%:	Direct Change%:	Surplus Line Change%:
-2% 9%	-2% 10%	N/A N/A	-5% 8%	3% 85%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
Starr International Group (G)	\$28,768,000	84% 94%	-17% 1%	Starr Indemnity & Liability Company
American International Group (G)	\$18,912,000	18% 48%	24% 19%	National Union Fire Ins Co Pittsburgh PA
Travelers Group (G)	\$10,114,000	36% 70%	-4% 19%	Travelers Property Casualty Co of Amer
Chubb INA Group (G)	\$9,753,000	35% 61%	-4% 15%	ACE American Insurance Company
Berkshire Hathaway Insurance Group (G)	\$7,979,000	38% 51%	-1% 1%	GEICO Marine Insurance Company
Total or Average	\$122,722,000	52% 82%	-2% 13%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Starr Indemnity & Liability Company	\$28,768,000	84% 94%	-17% 1%	Starr International Group
National Union Fire Ins Co Pittsburgh PA	\$13,914,000	16% 41%	41% 15%	American International Group
ACE American Insurance Company	\$7,813,000	41% 66%	-3% 15%	Chubb INA Group
GEICO Marine Insurance Company	\$7,784,000	39% 45%	-3% 0%	Berkshire Hathaway Insurance Group
Travelers Property Casualty Co of Amer	\$5,368,000	29% 49%	-14% 15%	Travelers Group
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Stratford Insurance Company	\$1,919,000	20% 49%	-5% 27%	American International Group
RLI Insurance Company	\$1,426,000	25% 62%	35% 15%	RLI Group
Houston Casualty Company	\$854,000	25% 47%	27% 18%	Tokio Marine US PC Group
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Liberty Mutual Insurance Company	\$1,080,000	33% 89%	-4% 14%	Liberty Mutual Insurance Companies
Amica Mutual Insurance Company	\$284,000	81% 126%	2% 0%	Amica Mutual Group
United Services Automobile Association	\$60,000	114% 135%	-12% 0%	USAA Group
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Houston Casualty Company	\$854,000	25% 47%	27% 18%	Tokio Marine US PC Group
Western World Insurance Company	\$749,000	52% 93%	-36% 27%	American International Group
Century Surety Company	\$692,000	138% 161%	17% 17%	AF Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina to cover losses resulting from transportation on ocean and inland waters).



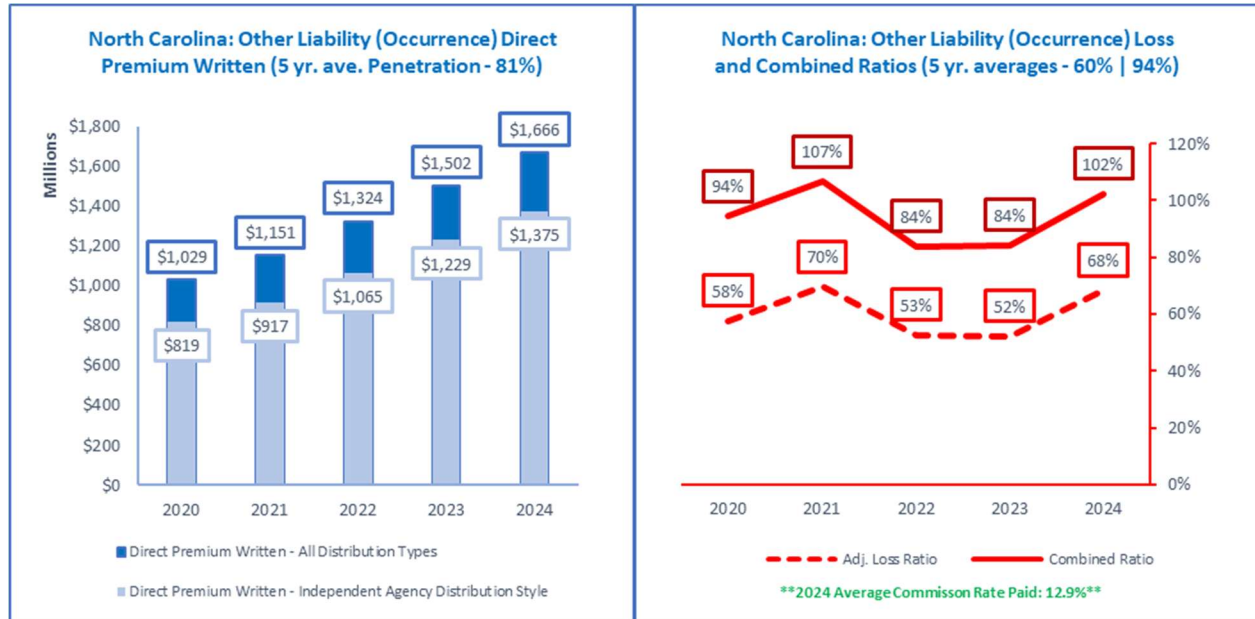
Other Liability (Claims-made)



ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$931,363,000	\$812,018,000	\$10,870,000	\$53,825,000	\$324,187,000
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
14.1% 14.1% 14.8% 14.5% 15.1%	87%	1%	6%	34.8%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
367	304	13	23	113
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl/Captive Change%	Direct Change%	Surplus Line Change%
9% 11%	7% 10%	16% 11%	12% 7%	15% 23%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
XL America Companies (G)	\$69,772,000	24% 51%	14% 12%	XL Specialty Insurance Company
Chubb INA Group (G)	\$65,506,000	33% 91%	-3% 15%	Federal Insurance Company
Travelers Group (G)	\$58,133,000	52% 84%	14% 16%	Travelers Casualty and Surety Co of Amer
Berkshire Hathaway Insurance Group (G)	\$54,827,000	74% 104%	4% 14%	Berkshire Hathaway Specialty Ins Co
American International Group (G)	\$47,045,000	51% 77%	19% 12%	National Union Fire Ins Co Pittsburgh PA
Total or Average	\$910,733,000	43% 79%	6% 15%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
XL Specialty Insurance Company	\$48,671,000	25% 46%	23% 11%	XL America Companies
Travelers Casualty and Surety Co of Amer	\$47,562,000	49% 84%	6% 15%	Travelers Group
Continental Casualty Company	\$35,605,000	53% 92%	-2% 19%	CNA Insurance Companies
Federal Insurance Company	\$30,176,000	50% 108%	-8% 16%	Chubb INA Group
National Union Fire Ins Co Pittsburgh PA	\$29,625,000	89% 115%	8% 11%	American International Group
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
U.S. Specialty Insurance Company	\$20,307,000	41% 70%	46% 20%	Tokio Marine US PC Group
Evanston Insurance Company	\$10,173,000	11% 43%	15% 20%	Markel Insurance Group
Houston Casualty Company	\$7,074,000	-78% 25%	-42% 31%	Tokio Marine US PC Group
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Ironshore Indemnity Inc.	\$5,058,000	65% 73%	20% 6%	Liberty Mutual Insurance Companies
Federated Mutual Insurance Company	\$1,786,000	-23% 6%	37% 0%	Federated Mutual Group
North Carolina Farm Bureau Mutual Ins Co	\$1,549,000	69% 82%	0% 0%	North Carolina Farm Bureau Ins Group
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Lawyers Mutual Liability Ins Co of NC	\$18,128,000	23% 74%	0% 0%	N/A
Endurance Risk Solutions Assurance Co	\$12,096,000	23% 34%	8% 9%	Sompo Holdings US Group
Liberty Mutual Fire Insurance Company	\$8,905,000	157% 200%	56% 6%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Everest Indemnity Insurance Company	\$21,399,000	16% 54%	185% 22%	Everest Re U.S. Group
Scottsdale Insurance Company	\$18,161,000	21% 42%	83% 25%	Nationwide Property & Casualty Group
Indian Harbor Insurance Company	\$16,430,000	18% 32%	-7% 12%	XL America Companies
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Attorneys' Liab Assr Society Ltd., A RRG	\$8,423,000	-3% 13%	6% 0%	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina to cover legal liability losses liability losses from a wide variety of exposures that are issued on a claims-made basis. Common examples include errors & omissions, directors & officers, and Internet liability).

Other Liability (Occurrence)



ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$1,666,477,000	\$1,374,507,000	\$119,952,000	\$124,237,000	\$481,748,000
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
12.0% 12.6% 12.8% 12.5% 12.9%	82%	7%	7%	28.9%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
554	451	27	43	138
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl/Captive Change%	Direct Change%	Surplus Line Change%
11% 13%	12% 14%	13% 7%	-1% 7%	21% 21%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
Chubb INA Group (G)	\$109,267,000	73% 90%	11% 7%	ACE American Insurance Company
Travelers Group (G)	\$85,974,000	48% 75%	17% 11%	Travelers Property Casualty Co of Amer
The Cincinnati Insurance Companies (G)	\$61,992,000	40% 78%	10% 19%	Cincinnati Insurance Company
W. R. Berkley Insurance Group (G)	\$58,651,000	69% 105%	12% 16%	Nautilus Insurance Company
Liberty Mutual Insurance Companies (G)	\$57,528,000	144% 167%	-9% 11%	Ironshore Specialty Insurance Co
Total or Average	\$1,645,165,000	68% 102%	9% 13%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Travelers Property Casualty Co of Amer	\$58,808,000	51% 66%	18% 11%	Travelers Group
ACE American Insurance Company	\$37,842,000	74% 86%	47% 1%	Chubb INA Group
Cincinnati Insurance Company	\$36,892,000	32% 68%	6% 18%	The Cincinnati Insurance Companies
Erie Insurance Exchange	\$27,463,000	68% 103%	21% 16%	Erie Insurance Group
Zurich American Insurance Company	\$24,777,000	42% 69%	15% 5%	Zurich Insurance US PC Group
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Evanston Insurance Company	\$29,634,000	29% 73%	22% 21%	Markel Insurance Group
Gemini Insurance Company	\$11,936,000	74% 87%	-14% 12%	W. R. Berkley Insurance Group
Markel Insurance Company	\$8,113,000	50% 99%	117% 27%	Markel Insurance Group
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
North Carolina Farm Bureau Mutual Ins Co	\$37,119,000	29% 57%	8% 11%	North Carolina Farm Bureau Ins Group
State Farm Fire and Casualty Company	\$24,967,000	105% 165%	9% 11%	State Farm Group
Federated Mutual Insurance Company	\$24,492,000	42% 68%	55% 0%	Federated Mutual Group
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
CUMIS Insurance Society, Inc.	\$21,646,000	117% 134%	33% 0%	CUMIS Insurance Society Group
Caterpillar Insurance Company	\$10,332,000	75% 82%	4% 0%	N/A
Next Insurance US Company	\$10,215,000	64% 105%	29% 25%	N/A
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Evanston Insurance Company	\$29,634,000	29% 73%	22% 21%	Markel Insurance Group
Nautilus Insurance Company	\$23,384,000	51% 82%	17% 21%	W. R. Berkley Insurance Group
Cincinnati Specialty Underwriters Ins Co	\$17,743,000	55% 97%	5% 22%	The Cincinnati Insurance Companies
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
United Educators Ins, a Reciprocal RRG	\$3,943,000	-6% 24%	-1% 3%	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina to cover legal liability losses liability losses from a wide variety of exposures that are issued on an occurrence basis. Examples include premises, completed operations, and umbrella.

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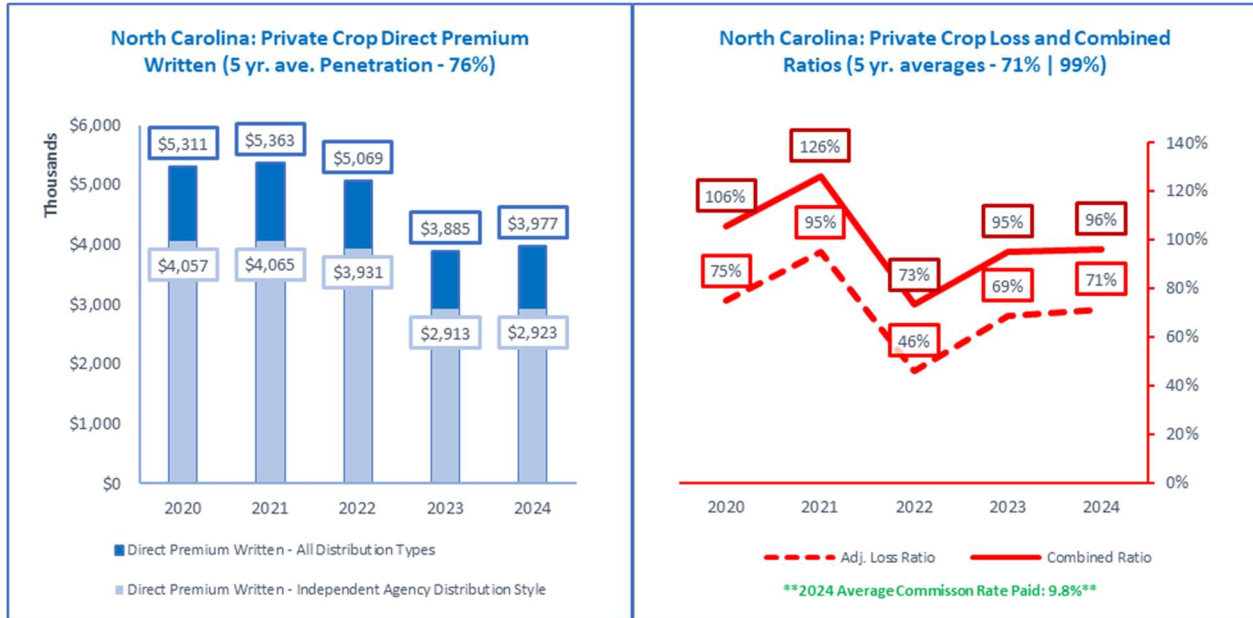
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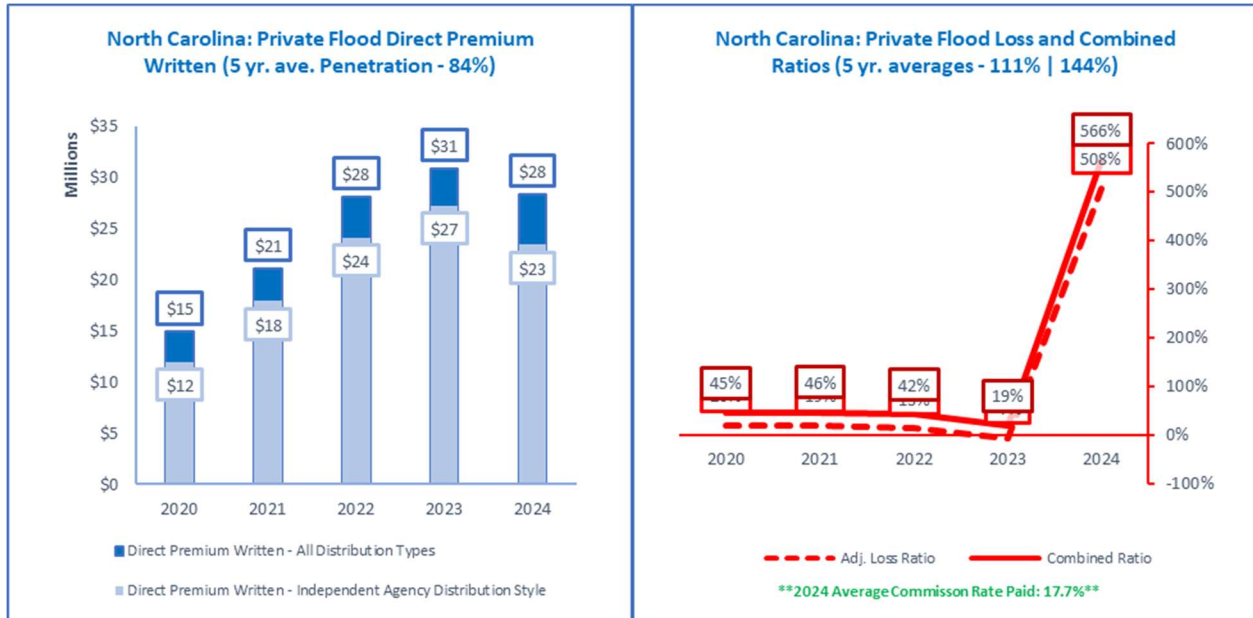
Private Crop



ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$3,977,000	\$2,923,000	\$1,054,000	\$0	\$0
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
13.4% 13.7% 12.7% 11.7% 9.8%	73%	27%	0%	0.0%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
9	8	1	0	0
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl/Captive Change%	Direct Change%	Surplus Line Change%
2% -7%	0% -8%	8% -4%	N/A N/A	N/A N/A
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
Tokio Marine US PC Group (G)	\$1,294,000	123% 139%	4% 0%	U.S. Specialty Insurance Company
North Carolina Farm Bureau Ins Group (G)	\$1,054,000	29% 56%	8% 15%	North Carolina Farm Bureau Mutual Ins Co
Zurich Insurance US PC Group (G)	\$995,000	80% 102%	6% 12%	Rural Community Insurance Company
QBE North America Insurance Group (G)	\$229,000	29% 54%	17% 14%	NAU Country Insurance Company
Chubb INA Group (G)	\$120,000	2% 43%	-9% 33%	ACE Property and Casualty Insurance Co
Total or Average	\$3,851,000	71% 96%	-1% 9%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
NAU Country Insurance Company	\$229,000	29% 29%	17% 14%	QBE North America Insurance Group
ACE Property and Casualty Insurance Co	\$120,000	2% 44%	-9% 33%	Chubb INA Group
Hudson Insurance Company	\$117,000	-1% 12%	-18% 3%	Fairfax Financial (USA) Group
Farmers Mutual Hail Insurance Co of Iowa	\$31,000	32% 55%	158% 13%	FMH Insurance Group
Great American Insurance Company	\$10,000	0% 25%	N/A 20%	Great American P & C Insurance Group
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
U.S. Specialty Insurance Company	\$1,294,000	123% 132%	4% 0%	Tokio Marine US PC Group
N/A	\$0	0% 0%	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
North Carolina Farm Bureau Mutual Ins Co	\$1,054,000	29% 56%	8% 15%	North Carolina Farm Bureau Ins Group
N/A	\$0	0% 0%	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina to cover crop hail and fire and other risks NOT subsidized or reinsured by the Federal Crop Insurance Corporation).

Private Flood



ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$28,294,000	\$23,408,000	\$34,000	\$4,852,000	\$15,295,000
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
11.3% 14.5% 14.9% 16.4% 17.7%	83%	0%	17%	54.1%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
84	77	1	6	27
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl/Captive Change%	Direct Change%	Surplus Line Change%
-8% 17%	-14% 18%	10% 25%	35% 23%	-9% 29%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
XL America Companies (G)	\$4,685,000	28% 67%	14% 24%	Indian Harbor Insurance Company
MS&AD US Insurance Group (G)	\$3,595,000	59% 101%	53% 33%	MS Transverse Specialty Insurance Co
Liberty Mutual Insurance Companies (G)	\$3,018,000	412% 451%	3% 7%	Employers Insurance Company of Wausau
Berkshire Hathaway Insurance Group (G)	\$2,851,000	214% 244%	20% 16%	National Fire & Marine Insurance Co
Assurant P&C Group (G)	\$2,387,000	254% 281%	6% 10%	American Security Insurance Company
Total or Average	\$26,672,000	508% 566%	-13% 18%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Indian Harbor Insurance Company	\$3,470,000	36% 74%	10% 32%	XL America Companies
Endurance American Specialty Ins Co	\$1,618,000	14% 25%	-1% 9%	Sompo Holdings US Group
National Fire & Marine Insurance Co	\$1,430,000	39% 66%	0% 16%	Berkshire Hathaway Insurance Group
National Union Fire Ins Co Pittsburgh PA	\$1,407,000	812% 873%	-13% 25%	American International Group
Swiss Re Corporate Solutions Elite Ins	\$1,217,000	1000% 1000%	-18% 2%	Swiss Reinsurance Group
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
MS Transverse Specialty Insurance Co	\$3,576,000	60% 95%	54% 33%	MS&AD US Insurance Group
Trisura Specialty Insurance Company	\$344,000	136% 163%	-86% 28%	Trisura US Insurance Group
Houston Specialty Insurance Company	\$122,000	33% 84%	-2% 27%	Skyward Specialty Insurance Group
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Sentry Insurance Company	\$34,000	0% 10%	N/A 6%	Sentry Insurance Group
N/A	\$0	0% 0%	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
American Security Insurance Company	\$1,429,000	222% 254%	2% 3%	Assurant P&C Group
National General Premier Insurance Co	\$997,000	65% 83%	104% 13%	Allstate Insurance Group
Voyager Indemnity Insurance Company	\$958,000	306% 341%	12% 22%	Assurant P&C Group
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
MS Transverse Specialty Insurance Co	\$3,576,000	60% 95%	54% 33%	MS&AD US Insurance Group
Indian Harbor Insurance Company	\$3,470,000	36% 74%	10% 32%	XL America Companies
Endurance American Specialty Ins Co	\$1,618,000	14% 25%	-1% 9%	Sompo Holdings US Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina to cover flood and are NOT under the Federal Flood Insurance Program and its Write Your Own program).

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Flood



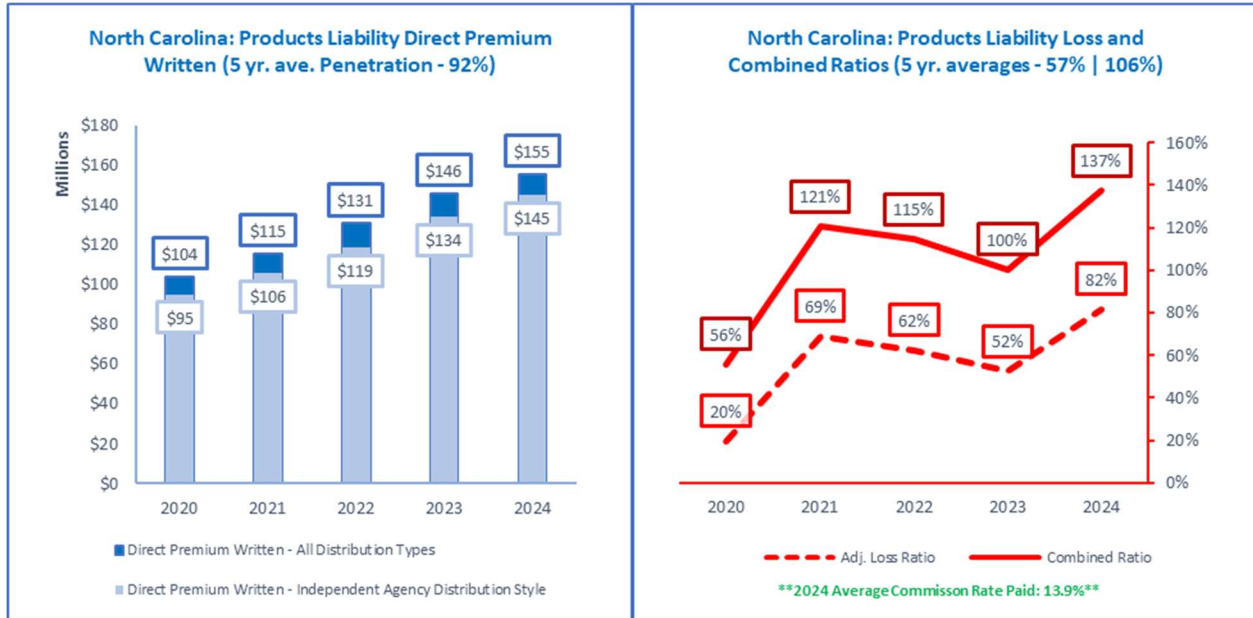
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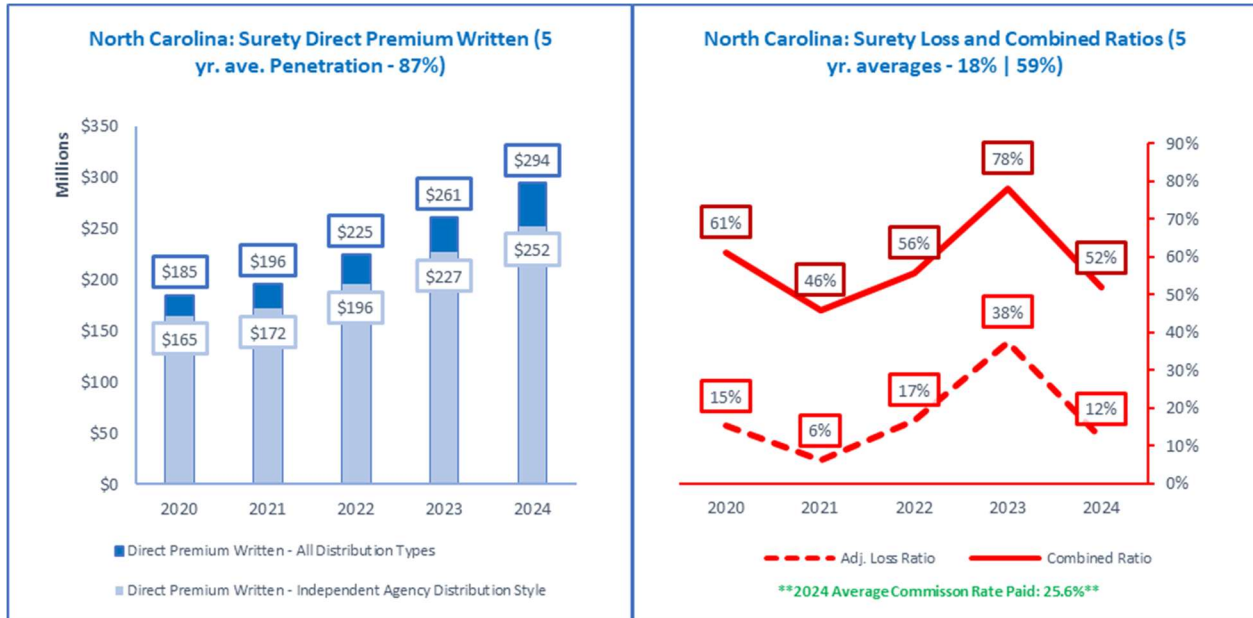
Products Liability



ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$155,441,000	\$145,001,000	\$4,161,000	\$2,639,000	\$48,975,000
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
14.4% 14.9% 14.2% 13.8% 13.9%	93%	3%	2%	31.5%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
234	212	8	7	66
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl/Captive Change%	Direct Change%	Surplus Line Change%
7% 11%	8% 11%	18% 20%	-18% -5%	7% 11%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
Builders Mutual Insurance Group (G)	\$20,744,000	37% 72%	21% 18%	Builders Mutual Insurance Company
Chubb INA Group (G)	\$15,251,000	59% 65%	6% 12%	Federal Insurance Company
Selective Insurance Group (G)	\$11,186,000	243% 323%	3% 18%	Selective Insurance Company of America
The Cincinnati Insurance Companies (G)	\$8,594,000	28% 71%	1% 22%	Cincinnati Insurance Company
Travelers Group (G)	\$6,733,000	102% 188%	2% 12%	Travelers Property Casualty Co of Amer
Total or Average	\$155,357,000	82% 137%	7% 14%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Builders Mutual Insurance Company	\$20,391,000	40% 75%	24% 18%	Builders Mutual Insurance Group
Federal Insurance Company	\$5,552,000	-11% 14%	4% 14%	Chubb INA Group
Selective Insurance Company of America	\$5,108,000	131% 190%	4% 17%	Selective Insurance Group
Cincinnati Insurance Company	\$4,964,000	23% 71%	-2% 21%	The Cincinnati Insurance Companies
Crum & Forster Specialty Insurance Co	\$4,892,000	27% 58%	-7% 18%	Fairfax Financial (USA) Group
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Evanston Insurance Company	\$1,277,000	11% 46%	-44% 21%	Markel Insurance Group
Gemini Insurance Company	\$1,149,000	50% 80%	0% 17%	W. R. Berkley Insurance Group
Colony Insurance Company	\$1,120,000	64% 94%	23% 17%	BAMR US PC Group
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Federated Mutual Insurance Company	\$2,006,000	38% 76%	24% 0%	Federated Mutual Group
Sentry Insurance Company	\$986,000	-100% -35%	24% 6%	Sentry Insurance Group
Sentry Select Insurance Company	\$572,000	486% 553%	40% 9%	Sentry Insurance Group
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Liberty Mutual Fire Insurance Company	\$2,027,000	39% 109%	-17% 1%	Liberty Mutual Insurance Companies
Liberty Mutual Insurance Company	\$170,000	-100% -100%	-4% 0%	Liberty Mutual Insurance Companies
LM Insurance Corporation	\$165,000	35% 67%	-30% 6%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Crum & Forster Specialty Insurance Co	\$4,892,000	27% 58%	-7% 18%	Fairfax Financial (USA) Group
Illinois Union Insurance Company	\$4,785,000	258% 264%	22% 8%	Chubb INA Group
Kinsale Insurance Company	\$3,962,000	26% 64%	13% 15%	N/A
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina to cover liability from manufacturing or selling of defective products that cause injury or damage).

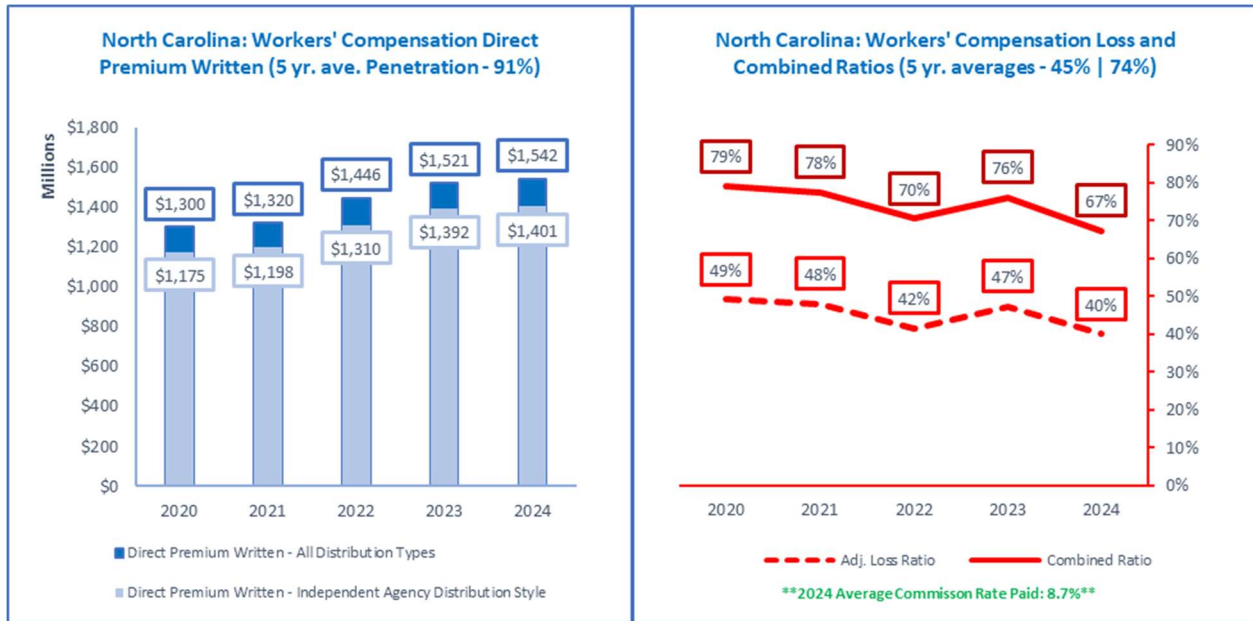
Surety



ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$293,808,000	\$252,191,000	\$7,563,000	\$25,682,000	\$2,193,000
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen%	Excl/Captive Pen%	Direct Pen%	Surplus Lines Use%
24.8% 25.6% 25.0% 24.9% 25.6%	86%	3%	9%	0.7%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
142	127	8	3	6
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change%	Excl/Captive Change%	Direct Change%	Surplus Line Change%
13% 12%	11% 11%	-5% 35%	16% 10%	29% 19%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Largest Insurer in Group or "N/A"
Travelers Group (G)	\$58,523,000	-6% 25%	23% 18%	Travelers Casualty and Surety Co of Amer
Liberty Mutual Insurance Companies (G)	\$31,768,000	17% 59%	20% 23%	Liberty Mutual Insurance Company
CNA Insurance Companies (G)	\$13,029,000	15% 54%	1% 25%	Western Surety Company
Zurich Insurance US PC Group (G)	\$12,696,000	0% 29%	-3% 21%	Fidelity and Deposit Company of Maryland
Intact US Insurance Group (G)	\$11,790,000	-1% 47%	21% 29%	Atlantic Specialty Insurance Company
Total or Average	\$291,687,000	12% 52%	12% 26%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Travelers Casualty and Surety Co of Amer	\$58,500,000	-6% 29%	28% 18%	Travelers Group
Fidelity and Deposit Company of Maryland	\$12,614,000	-1% 21%	6% 20%	Zurich Insurance US PC Group
Western Surety Company	\$11,467,000	15% 67%	5% 26%	CNA Insurance Companies
Atlantic Specialty Insurance Company	\$11,462,000	9% 60%	23% 29%	Intact US Insurance Group
Federal Insurance Company	\$9,138,000	7% 35%	-8% 17%	Chubb INA Group
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Harco National Insurance Company	\$5,078,000	82% 135%	14% 32%	IAT Insurance Group
RLI Insurance Company	\$4,529,000	5% 54%	-5% 30%	RLI Group
State National Insurance Company, Inc.	\$4,115,000	190% 224%	15% 29%	Markel Insurance Group
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Nationwide Mutual Insurance Company	\$3,206,000	-1% 43%	-39% 27%	Nationwide Property & Casualty Group
Jet Insurance Company	\$1,934,000	13% 83%	8% 37%	N/A
Euler Hermes North America Insurance Co.	\$1,471,000	14% 67%	3321% 24%	Allianz US PC Insurance Companies
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Liberty Mutual Insurance Company	\$25,627,000	18% 57%	16% 21%	Liberty Mutual Insurance Companies
Protective Insurance Company	\$53,000	42% 100%	0% 30%	Progressive Insurance Group
Repwest Insurance Company	\$2,000	0% 12%	-94% 0%	AMERCO Property and Casualty Ins Group
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
Accelerant Specialty Insurance Company	\$1,052,000	99% 138%	-10% 35%	Accelerant US Holdings Group
Republic-Vanguard Insurance Company	\$770,000	88% 124%	179% 36%	AmTrust Group
Evergreen National Indemnity Company	\$189,000	48% 86%	75% 30%	Stillwater Insurance Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change% Comm%	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina for 3-party agreements covering the default of a principal on an obligation to an obligee).

Workers' Compensation



ALL Direct Premium Written (DPW)	Independent Agent DPW	Excl/Captive DPW	Direct DPW	Surplus Lines DPW
\$1,542,412,000	\$1,401,394,000	\$63,891,000	\$60,206,000	-\$20,000
2020 to 2024 Commission % (All Insurers)	Independent Agent Pen %	Excl/Captive Pen %	Direct Pen %	Surplus Lines Use %
8.3% 8.4% 8.8% 8.8% 8.7%	91%	4%	4%	0.0%
Total Active Number (#) of Insurers	Independent Agent # of Insrs	Excl/Captive # of Insrs	Direct # of Insrs	Active SL # of Insrs
350	305	16	15	0
All Premium 1-yr 5-yr Premium Change %	Independent Agent Change %	Excl/Captive Change %	Direct Change %	Surplus Line Change %
1% 4%	1% 4%	4% 4%	5% -1%	-126% N/A
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Change % Comm %	Largest Insurer in Group or "N/A"
Travelers Group (G)	\$117,464,000	14% 39%	8% 9%	Travelers Property Casualty Co of Amer
Hartford Insurance Group (G)	\$114,922,000	43% 76%	-4% 10%	Hartford Underwriters Insurance Company
AF Group (G)	\$99,838,000	45% 76%	-4% 12%	Accident Fund Ins Co of America
Builders Mutual Insurance Group (G)	\$96,094,000	25% 59%	-5% 11%	Builders Mutual Insurance Company
Liberty Mutual Insurance Companies (G)	\$70,640,000	32% 61%	-3% 5%	LM Insurance Corporation
Total or Average	\$1,536,886,000	40% 67%	1% 9%	N/A
Top 5 Pure IA/Broker Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change % Comm %	Group or "N/A"
Builders Mutual Insurance Company	\$76,999,000	20% 54%	-3% 11%	Builders Mutual Insurance Group
Zurich American Insurance Company	\$46,010,000	74% 103%	-7% 0%	Zurich Insurance US PC Group
Accident Fund Ins Co of America	\$45,434,000	45% 78%	-2% 12%	AF Group
Hartford Underwriters Insurance Company	\$40,342,000	25% 45%	-14% 9%	Hartford Insurance Group
Bridgefield Casualty Insurance Company	\$38,421,000	55% 75%	4% 11%	Great American P & C Insurance Group
Top 3 MGA/Wholesale Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change % Comm %	Group or "N/A"
Carolina Mutual Insurance, Inc.	\$25,549,000	52% 92%	3% 8%	N/A
Prescient National Insurance Company	\$11,032,000	39% 79%	-12% 8%	LWCC Group
Benchmark Insurance Company	\$6,570,000	115% 167%	21% 26%	Benchmark Insurance Group
Top 3 Exclusive/Captive Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change % Comm %	Group or "N/A"
North Carolina Farm Bureau Mutual Ins Co	\$21,354,000	46% 70%	-3% 7%	North Carolina Farm Bureau Ins Group
Federated Mutual Insurance Company	\$14,932,000	43% 71%	31% 0%	Federated Mutual Group
State Farm Fire and Casualty Company	\$8,975,000	-18% 0%	-2% 10%	State Farm Group
Top 3 Direct Policy-Issuing Insurers	1-yr DPW	1-yr LR CR	1-yr Change % Comm %	Group or "N/A"
LM Insurance Corporation	\$29,594,000	34% 42%	2% 3%	Liberty Mutual Insurance Companies
Liberty Insurance Corporation	\$7,237,000	15% 22%	0% 2%	Liberty Mutual Insurance Companies
Liberty Mutual Fire Insurance Company	\$6,340,000	51% 92%	6% 11%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines Individual Insurers	1-yr DPW	1-yr LR CR	1-yr Change % Comm %	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
N/A	N/A	N/A N/A	N/A	N/A
Top RRG	1-yr DPW	1-yr LR CR	1-yr Change % Comm %	Group or "N/A"
N/A	\$0	0% 0%	N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in North Carolina for liability for worker injuries under statutes or common law but not on excess basis. This includes Occurrence and Claims-Made policies).

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Appendix #1: Distribution Style Classification

This 2025 North Carolina Annual P&C Marketplace Summary classifies insurers into Distribution Styles based on the insurer's reported Marketing Type(s). These Marketing Types are provided by A.M. Best as part of what is known as a "Galley Process." Below are the various Marketing Types reported by insurers in 2024.

Marketing Types Reported by A.M. Best Company:

- Affinity Group Marketing
- Bank
- Broker
- Career Agent
- Direct Response
- Exclusive/Captive Agent
- General Agent
- Inactive
- Independent Agency
- Internet
- Managing General Agent
- Not Available
- Other
- Other Agency
- Other Direct
- Worksite Marketing

Distribution Style Classification:

The approach used by this *Summary* is to take each insurer's reported Marketing Type and classify data from that insurer into one of 6 Distribution Styles. Some insurer classifications are obvious and straight forward, others less so. When insurers report multiple Marketing Types, more weight is given to the Marketing Type listed first. About 10% of insurers have "Not Available" for their listed Marketing Type. However, these insurers represent less than 1% of all written premiums in 2024.

There are 6 Distribution Styles into which each insurer is classified in this *Summary*: **(1) Pure Independent Agent (IA)/Broker, (2) Managing General Agent (MGA)/Wholesale, (3) IA-Mixed, (4) Exclusive/Captive, (5) Direct, and (6) Other.** When general independent agent distribution figures are cited in this *Summary*, data for the first three Distribution Styles are combined. The remaining 3 Distribution Styles always stand on their own. Other industry analyses of distribution and penetration may vary, but generally the results are similar to the approach taken in this *Summary*.

By controlling the Distribution Style classification in this way, flexibility is attained in providing data that matches an independent agent's view of the marketplace. It allows determination of approximate penetrations of the Distribution Styles by Line of Business, and also the creation of lists of insurers by Line of Business for each Distribution Style. This is illustrated in the two tables below.

Proprietary Classification of Premiums by Line of Business

Featured in Table 10 below, *2024—North Carolina: All Lines of Business DPW by Distribution Style*, is the Direct Premium Written (DPW) by Distribution Style in dollars, calculated based on the proprietary classification of insurers. The Direct Premium Written total of all 6 Distribution Styles combined are in the first column, followed by each of 6 Distribution Styles previously listed above. All 32 Lines of Business are included, but shown with asterisks are the 26 P&C Lines of Business focused on by independent agents (IA-Focused Lines). The sum of DPW for all 32 Lines is presented at the bottom of the table, followed by the sum of DPW for just the 26 IA-Focused Lines of Business.

2024—North Carolina: All Lines of Business DPW by Distribution Style

(Direct Premium Written in Millions of Dollars)

North Carolina All P-C Lines of Business	All Distribution Styles (1+2+3+4+5+6)	Pure IA/Broker DPW (1)	MGA/Wholesale DPW (2)	IA-Mixed DPW (3)	Exclusive/Captive DPW (4)	Direct DPW (5)	Other (6)
Accident & Health	189	126	20	2	34	2	6
Aggregate Write-ins	21	9	0	1	5	6	1
* Aircraft (all perils)	74	63	4	0	0	6	0
* All Commercial Auto	1,823	1,456	95	66	137	46	22
* All Private Passenger Auto	9,487	3,138	17	32	3,328	2,972	0
* Allied Perils Only	663	396	71	70	44	71	13
* Boiler & Machinery	73	46	1	22	1	2	1
* Burglary & Theft	16	15	0	0	0	0	0
* Commercial Multi-Peril	1,606	1,340	64	51	111	16	23
Credit	43	36	(6)	0	10	4	0
* Earthquake	32	16	1	11	2	2	0
* Excess Workers' Comp	36	32	0	0	0	4	0
* Farmowners Multi-Peril	82	33	1	0	36	6	7
* Federal Flood	89	52	9	0	18	8	0
* Fidelity	43	34	4	1	1	3	1
Financial Guaranty	0	0	0	0	0	0	0
* Fire Peril Only	606	439	33	71	25	32	5
* Homeowners Multi-Peril	4,806	1,646	367	74	1,738	920	62
* Inland Marine	1,041	564	77	98	236	59	6
* International	0	0	0	0	0	0	0
* Medical Malpractice	225	125	33	22	35	7	4
Mortgage Guaranty	154	0	0	0	0	106	48
* Multi-Peril Crop	346	226	(1)	111	0	9	0
* Ocean Marine	124	110	10	1	0	1	1
* Other Liability (Claims-made)	931	712	85	15	11	54	55
* Other Liability (Occurrence)	1,666	1,193	146	35	120	124	48
* Private Crop	4	1	1	1	1	0	0
* Private Flood	28	16	4	3	0	5	0
* Products Liability	155	137	8	1	4	3	4
* Surety	294	224	23	5	8	26	8
Warranty	50	21	0	1	15	13	0
* Workers' Compensation	1,542	1,286	78	38	64	60	17
Total (All Lines)	26,362	13,543	1,198	741	5,983	4,564	333
Total (IA-Focused Lines)	25,793	13,300	1,132	729	5,919	4,434	278

Table 10 | Source: © A.M. Best Company — used by permission, and the Real Insurance Solutions Consulting proprietary classification of individual insurers, based on reported Marketing Types into Distribution Styles.

Top 10 Largest Insurers by Distribution Style

Table 11 below, *Top 10 Insurers by Distribution Style*, illustrates this *Summary's* approach to classifying Lines of Business data into the 6 Distribution Styles of: (1) Pure IA/Broker, (2) MGA/Wholesale, (3) IA-Mixed, (4) Exclusive/Captive, (5) Direct, and (6) Other. For North Carolina, the Top 10 insurers in each Distribution Style are listed, along with each insurer's group, the individual insurer's 2024 Direct Premium Written, and its listed Marketing Type, as reported by A.M. Best.

Top 10 Insurers by Distribution Style (Premium in Thousands)

Top 10 Insurers Classified as Pure IA/Broker			
North Carolina Policy-Issuing Insurers	Group	2024 Premium (\$000)	Listed Marketing Type
Integon Indemnity Corporation	Allstate Insurance Group	783,142	Independent Agency
Progressive Southeastern Insurance Co	Progressive Insurance Group	778,995	Independent Agency
Erie Insurance Exchange	Erie Insurance Group	553,470	Independent Agency
Erie Insurance Company	Erie Insurance Group	496,162	Independent Agency
Owners Insurance Company	Auto-Owners Insurance Group	443,660	Independent Agency
Cincinnati Insurance Company	The Cincinnati Insurance Companies	339,012	Independent Agency
Auto-Owners Insurance Company	Auto-Owners Insurance Group	312,248	Independent Agency
Integon General Insurance Corporation	Allstate Insurance Group	279,083	Independent Agency
Integon Preferred Insurance Company	Allstate Insurance Group	253,359	Independent Agency
Zurich American Insurance Company	Zurich Insurance US PC Group	246,126	Independent Agency

Top 10 Insurers Classified as MGA/Wholesale			
North Carolina Policy-Issuing Insurers	Group	2024 Premium (\$000)	Listed Marketing Type
First Protective Insurance Company	...	118,968	Managing General Agent
Universal Property & Casualty Ins Co	Universal Insurance Holdings Group	86,630	Managing General Agent
Evanston Insurance Company	Markel Insurance Group	56,454	Managing General Agent
MS Transverse Specialty Insurance Co	MS&AD US Insurance Group	39,900	Managing General Agent
Universal North America Insurance Co	One Alliance Insurance Group	34,549	Managing General Agent
U.S. Specialty Insurance Company	Tokio Marine US PC Group	31,808	Managing General Agent, Independent Agency
SureChoice Underwriters Reciprocal Exch	Slaine Insurance Group	30,484	Managing General Agent
Generali USB	Generali US Group	28,260	Managing General Agent, Broker
Occidental Fire and Casualty Co of NC	IAT Insurance Group	27,960	General Agent
American Pet Insurance Company	Trupanion Insurance Group	27,624	Managing General Agent

Top 10 Insurers Classified as IA-Mixed			
North Carolina Policy-Issuing Insurers	Group	2024 Premium (\$000)	Listed Marketing Type
Factory Mutual Insurance Company	FM Group	129,613	Direct Response, Broker
Rural Community Insurance Company	Zurich Insurance US PC Group	92,744	Other
American Modern Property & Casualty Ins	Munich-American Holding Corp Companies	82,405	Worksite Marketing
Jefferson Insurance Company	Allianz US PC Insurance Companies	62,486	Internet, Independent Agency
Employers Insurance Company of Wausau	Liberty Mutual Insurance Companies	31,932	Direct Response, Broker
Church Mutual Insurance Company, S.I.	Church Mutual Insurance Group	30,100	Direct Response, Independent Agency
Mobilias Insurance Company	CSAA Insurance Group	28,187	Independent Agency, Direct Response
Permanent General Assurance Corp of Ohio	Sentry Insurance Group	28,076	Independent Agency, Other Direct
United Financial Casualty Company	Progressive Insurance Group	27,084	Independent Agency, Direct Response
Affiliated FM Insurance Company	FM Group	25,679	Broker, Direct Response

Top 10 Insurers Classified as Exclusive/Captive			
North Carolina Individual Insurers	Group	2024 Premium (\$000)	Listed Marketing Type
North Carolina Farm Bureau Mutual Ins Co	North Carolina Farm Bureau Ins Group	1,875,648	Exclusive/Captive Agent
State Farm Mutual Automobile Ins Co	State Farm Group	1,557,867	Exclusive/Captive Agent
State Farm Fire and Casualty Company	State Farm Group	861,129	Exclusive/Captive Agent
Allstate Property and Casualty Ins Co	Allstate Insurance Group	533,216	Exclusive/Captive Agent
Nationwide Mutual Insurance Company	Nationwide Property & Casualty Group	255,440	Exclusive/Captive Agent
Allstate Indemnity Company	Allstate Insurance Group	167,011	Exclusive/Captive Agent
Liberty Insurance Underwriters, Inc.	Liberty Mutual Insurance Companies	148,820	Exclusive/Captive Agent, Direct Response
Allstate Insurance Company	Allstate Insurance Group	102,222	Exclusive/Captive Agent
Nationwide Property & Casualty Ins Co	Nationwide Property & Casualty Group	96,501	Exclusive/Captive Agent
Federated Mutual Insurance Company	Federated Mutual Group	85,177	Exclusive/Captive Agent
Top 10 Insurers Classified as Direct			
North Carolina Individual Insurers	Group	2024 Premium (\$000)	Listed Marketing Type
Progressive Premier Ins Co of Illinois	Progressive Insurance Group	728,813	Direct Response
Government Employees Insurance Company	Berkshire Hathaway Insurance Group	603,015	Direct Response
GEICO Indemnity Company	Berkshire Hathaway Insurance Group	509,248	Direct Response
United Services Automobile Association	USAA Group	506,884	Direct Response
USAA Casualty Insurance Company	USAA Group	402,075	Direct Response
USAA General Indemnity Company	USAA Group	281,509	Direct Response
Nationwide General Insurance Company	Nationwide Property & Casualty Group	272,012	Direct Response
Garrison Property and Casualty Ins Co	USAA Group	167,797	Direct Response
LM Insurance Corporation	Liberty Mutual Insurance Companies	155,374	Direct Response
Liberty Mutual Fire Insurance Company	Liberty Mutual Insurance Companies	143,189	Direct Response
Top 10 Insurers Classified as Other			
North Carolina Individual Insurers	Group	2024 Premium (\$000)	Listed Marketing Type
Berkshire Hathaway Specialty Ins Co	Berkshire Hathaway Insurance Group	43,194	Not Available
N. C. Grange Mutual Insurance Company	...	39,591	Not Available
Essent Guaranty, Inc.	Essent Guaranty Group	27,382	Not Available
Cincinnati Specialty Underwriters Ins Co	The Cincinnati Insurance Companies	25,978	Not Available
National Mortgage Insurance Corporation	National Mortgage Insurance Group	20,276	Not Available
Greenwich Insurance Company	XL America Companies	20,181	Not Available
Halifax Mutual Insurance Company	...	17,634	Not Available
Westfield Specialty Insurance Company	Westfield Group	15,224	Inactive
Nationwide Affinity Ins Co of America	Nationwide Property & Casualty Group	11,372	Not Available
RiverStone International Insurance, Inc.	...	8,996	Inactive

Table 11 | Source: © A.M. Best Company — used by permission, and the Real Insurance Solutions Consulting proprietary classification of individual insurers into Distribution Styles, based on reported Marketing Types.

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Appendix #2: NAIC Line of Business Definitions

The National Association of Insurance Commissioners (NAIC) provides the *Official NAIC Annual Statement Instructions* to insurers for completing their annual report, and especially for completing the “State’s Page,” formally referred to by NAIC as the Exhibit of Premiums and Losses (Statutory Page 14). Those instructions contain an expansive set of definitions pertaining to Property and Casualty Lines of Business.

Table 12 below, *NAIC Annual Statement Instructions: Summarized Definitions of Property and Casualty Lines of Business* summarizes and distills those NAIC Line of Business definitions into a more concise presentation for this *Summary*, for easier reader reference and use.

Note: The Fire and Allied Lines Line of Business has sub-lines of business that many Independent Agents are familiar with. The breakouts for the broader Fire & Allied Lines are significant, and the sub-lines are shown last, out of alphabetical order.

NAIC Annual Statement Instructions: Summarized Definitions of Property and Casualty Lines of Business

Line-of-Business (L.O.B. or Combination)	NAIC Line Numbers	Definition
Aggregate Write-ins	Line 34	Explained coverage written in that do not fit elsewhere.
Aircraft (all perils)	Line 22	Coverage for aircraft (hull) and their contents; aircraft owners’ and aircraft manufacturers’ liability to passengers, airports and other third parties.
Allied Lines	Line 2	Extended coverage; glass; tornado, windstorm and hail; sprinkler and water damage; explosion, riot and civil commotion; rain; and damage from aircraft and vehicle.
All Commercial Auto	Lines 19.3+19.4+21.1	Commercial Auto No-Fault (Personal Injury Protection). Other Commercial Auto Passenger Liability (Include-BI, PD, UM and UIM). Commercial Auto Physical Damage.
All Private Passenger	Lines 19.1+19.2+21.1	Private Passenger Auto No-Fault (Personal Injury Protection). Other Private Passenger Auto Liability (Include-BI/PD/UM and UIM). Private Passenger Auto Physical Damage.
Boiler & Machinery	Line 27	Coverage for the failure of boilers, machinery and electrical equipment. Benefits include: (i) property of the insured that has been directly damaged by the accident. (ii) Costs of temporary repairs and expediting expenses. (iii) Liability for damage to the property of others.
Burglary & Theft	Line 26	Coverage for property taken or destroyed by breaking and entering the insured’s premises, burglary or theft, forgery or counterfeiting, fraud, kidnap and ransom, and off-premises exposure.
Commercial Multiple Peril	Line 5	A contract for a commercial enterprise that packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures. Frequently includes fire, allied lines, various other coverages (e.g., difference in conditions) and liability coverage (such coverages would be included in other annual statement lines, if written individually). Include multi-peril policies (other than farmowners, homeowners and automobile policies) that include coverage for liability other than auto. (Builders’ Risk Policies, Businessowners, Commercial Package Policies, Manufacturers Output Policies, e-Commerce and Difference-in-Conditions).
Credit	Line 28	Coverage purchased by consumers, manufacturers, merchants, educational institutions or other providers of goods and services extending credit, for indemnification of losses or damages resulting from the nonpayment of debts owed to/from them for goods or services provided in the normal course of their business.

Line-of-Business (L.O.B. or Combination)	NAIC Line Numbers	Definition
Excess Workers' Compensation	Line 17.3	Indemnification coverage provided to self-insured employers on an excess of loss basis.
Farmowners Multiperil	Line 4	A package policy for farming and ranching risks, similar to a homeowners policy, that has been adopted for farms and ranches and includes both property and liability coverages for personal and business losses. Coverages include farm dwellings and their contents, barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock. A commercial package policy for farming and ranching risks that includes both property and liability coverage. Coverage includes barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock.
Fidelity	Line 23	A bond covering an employer's loss resulting from an employee's dishonest act (e.g., loss of cash, securities, valuables, etc.)
Financial Guaranty	Line 10	A surety bond, insurance policy, or when issued by an insurer, an indemnity contract and any guaranty similar to the foregoing types, under which loss is payable upon proof of occurrence of financial loss to an insured claimant, obligee or indemnitee as a result of failure to perform a financial obligation (see Financial Guaranty Insurance Guideline (#1626)).
Fire	Lines 1	Coverage protecting the insured against the loss to real or personal property from damage caused by the peril of fire or lightning, including business interruption, loss of rents, etc.
Homeowners Multiperil	Line 3	A package policy combining broad property coverage for the personal property and/or structure with broad personal liability coverage. Coverage applicable to the dwelling, appurtenant structures, unscheduled personal property and additional living expense are typical. Includes mobile homes at a fixed location. (Alternative Workers' Compensation, Employers' Liability and Standard Workers' Compensation).
Inland Marine	Line 9	Coverage for property that may be in transit, held by a bailee, at a fixed location, a movable good that is often at different locations (e.g., off-road construction equipment) or scheduled property (e.g., Homeowners Personal Property Floater), including items such as live animals, property with antique or collector's value, etc. This line also includes instrumentalities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers. (Animal Mortality, EDP Policies, Pet Insurance Plans, Communication Equipment, Event Cancellation, Travel Coverage, Vehicle Excess Waiver, Boatowners, Other Commercial Inland Marine, Other Personal Marine and Cash and Cash in Transit Insurance).
International	Line-29	Includes all business transacted outside the U.S. and its territories and possessions where the appropriate Line of Business is not determinable
Medical Professional Liability	Line 11	Insurance coverage protecting a licensed health care provider or health care facility against legal liability resulting from the death or injury of any person due to the insured's misconduct, negligence, or incompetence in rendering professional services. Medical Professional Liability is also known as Medical Malpractice.
Mortgage Guaranty	Line 6	Insurance that indemnifies a lender from loss if a borrower fails to meet required mortgage payments.
Ocean Marine	Line 8	Coverage for ocean and inland water transportation exposures; goods or cargoes; ships or hulls; earnings; and liability.
Other Liability (Claims-made)	Line 17.2	Same as 17.1 but on a Claims-Made Basis. These policies cover insured events that are reported (as defined in the policy) within the effective dates of the policy, subject to retroactive dates and extended reporting periods when applicable.
Other Liability (Occurrence)	Line 17.1	Occurrence Based: These policies cover insured events that occur within the effective dates of the policy, regardless of when they are reported to the reporting entity. Insurance coverage protecting the insured against legal liability resulting from negligence, carelessness or a failure to act, causing property damage or personal injury to others. Typically, coverages include construction and alteration liability; contingent liability; contractual liability; elevators and escalators liability; errors and omissions liability, environmental pollution liability; excess stop loss, excess over insured or self-insured amounts and umbrella liability; liquor liability; personal injury liability; premises and operations liability; completed operations liability, nonmedical professional liability, etc. Also includes indemnification coverage provided to self-insured employers on an

Line-of-Business (L.O.B. or Combination)	NAIC Line Numbers	Definition
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		excess of loss basis (excess workers' compensation). (Completed Operations, Construction Liability, Contingent Liability, Contractual Liability, Elevators, Error and Omissions, Environmental Pollution, Excess and Umbrella, Personal Liability, Premises and Operations, Excess Workers' Compensation, Commercial General Liability, Comprehensive Personal Liability, Day Care Centers, Directors and Officers, Employee Benefit Liability, Employers' Liability, Employment Practices, Fire Legal, Municipal Liability, Nuclear Energy, Veterinarian, Internet Liability and Cyber Liability). Excludes excess workers' compensation.
Products Liability	Line 18	Insurance coverage protecting the manufacturer, distributor, seller or lessor of a product against legal liability resulting from a defective condition causing personal injury, or damage, to any individual or entity, associated with the use of the product.
Surety	Line 24	A three-party agreement where the insurer agrees to pay a second party (the obligee) or make complete an obligation in response to the default, acts or omissions of a third party (the principal).
Warranty	Line 30	Coverage that protects against manufacturer's defects past the normal warranty period and for repair after breakdown to return a product to its originally intended use. Warranty insurance generally protects consumers from financial loss caused by the seller's failure to rectify or compensate for defective or incomplete work and cost of parts and labor necessary to restore a product's usefulness. Includes, but is not limited to, coverage for all obligations and liabilities incurred by a service contract provider, mechanical breakdown insurance and service contracts written by insurers. (Mechanical Breakdown and Service Contracts).
Workers Compensation	Line 16	Insurance that covers an employer's liability for injuries, disability or death to persons in their employment, without regard to fault, as prescribed by state or Federal workers' compensation laws and other statutes. Includes employer's liability coverage against the common law liability for injuries to employees (as distinguished from the liability imposed by Workers' Compensation Laws). Excludes excess workers' compensation.
Fire Only	Line 1	Coverage protecting the insured against the loss to real or personal property from damage caused by the peril of fire or lightning, including business interruption, loss of rents, etc.
Allied Lines	Line 2.1	Extended coverage; glass; tornado, windstorm and hail; sprinkler and water damage; explosion, riot and civil commotion; rain; and damage from aircraft and vehicle.
Multi-Peril Crop	Line 2.2	Insurance protection that is subsidized or reinsured by the Federal Crop Insurance Corporation for protection against losses due to damage, decreases in revenues and/or gross margins from crop, livestock and other agricultural-related production from unfavorable weather conditions, drought, wind, frost, fire or lightning, flood, hail, insect infestation, disease or other yield-reducing conditions or perils.
Federal Flood	Line 2.3	Coverage provided by the Federal Insurance Administration (FIA) of the Federal Emergency Management Agency (FEMA) through insurers participating in the National Flood Insurance Program's (NFIP) Write Your Own (WYO) program. Coverage is subject to the terms and conditions provided in the Financial Assistance/Subsidy Arrangement between the reporting entity and the FIA.
Private Crop	Line 2.4	Private market coverage for crop insurance and agricultural-related protection, such as hail and fire, and is not reinsured by the Federal Crop Ins
Private Flood	Line 2.5	Private market coverage (primary standalone, first dollar policies that cover the flood peril and excess flood) for flood insurance that is not offered through the National Flood Insurance Program. (Sewer/water backup coverage issued as an endorsement homeowners or commercial policy.)
Earthquake	Line 12	Property coverages for losses resulting from a sudden trembling or shaking of the earth, including that caused by volcanic eruption. Excluded are losses resulting from fire, explosion, flood or tidal wave following the covered event.

Fire & Allied Lines Breakout	NAIC Line Numbers	Definition
Fire Only	Line 1	Coverage protecting the insured against the loss to real or personal property from damage caused by the peril of fire or lightning, including business interruption, loss of rents, etc.

Line-of-Business (L.O.B. or Combination)	NAIC Line Numbers	Definition
Allied Lines	Line 2.1	Extended coverage; glass; tornado, windstorm and hail; sprinkler and water damage; explosion, riot and civil commotion; rain; and damage from aircraft and vehicle.
Multi-Peril Crop	Line 2.2	Insurance protection that is subsidized or reinsured by the Federal Crop Insurance Corporation for protection against losses due to damage, decreases in revenues and/or gross margins from crop, livestock and other agricultural-related production from unfavorable weather conditions, drought, wind, frost, fire or lightning, flood, hail, insect infestation, disease or other yield-reducing conditions or perils.
Federal Flood	Line 2.3	Coverage provided by the Federal Insurance Administration (FIA) of the Federal Emergency Management Agency (FEMA) through insurers participating in the National Flood Insurance Program's (NFIP) Write Your Own (WYO) program. Coverage is subject to the terms and conditions provided in the Financial Assistance/Subsidy Arrangement between the reporting entity and the FIA.
Private Crop	Line 2.4	Private market coverage for crop insurance and agricultural-related protection, such as hail and fire, and is not reinsured by the Federal Crop Ins
Private Flood	Line 2.5	Private market coverage (primary standalone, first dollar policies that cover the flood peril and excess flood) for flood insurance that is not offered through the National Flood Insurance Program. (Sewer/water backup coverage issued as an endorsement homeowners or commercial policy.)
Earthquake	Line 12	Property coverages for losses resulting from a sudden trembling or shaking of the earth, including that caused by volcanic eruption. Excluded are losses resulting from fire, explosion, flood or tidal wave following the covered event.

Table 12 | Source: © National Association of Insurance Commissioners: Annual Statement Instructions Property/Casualty

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Abbreviations of Key Terms Used in Line of Business In-Depth Details Pages

In this *2025 North Carolina Annual P&C Marketplace Summary* abbreviations of key terms are often used. Explanations of these abbreviations are helpful, as unique abbreviations are utilized, in order to accommodate fitting an expanded view of each Line of Business on a single page.

Abbreviations are explained below, in the order in which they appear in this *Summary*:

- **ALL Direct Premium Written (DPW)** is Direct Premium Written for all insurers together. This is specific to each Line of Business.
- **Independent Agent DPW** is the Direct Premium Written (DPW) for Independent Agents generally, based on the combined Distribution Styles of Pure Independent Agent (IA)/Broker, Managing General Agent (MGA)/Wholesale, and IA-Mixed, also discussed in Appendix #1: Distribution Style Classifications. This is specific to each Line of Business.
- **Excl/Captive DPW** is the Direct Premium Written (DPW) for the Exclusive/Captive Distribution Style. This is specific to each Line of Business.
- **Direct DPW** is the Direct Premium Written (DPW) for the Direct Distribution Style. This is specific to each Line of Business.
- **Surplus Lines DPW** is Surplus Lines Direct Domestic Premium, as discussed in the *Surplus Lines* section of this *Summary*. This is specific to each Line of Business.
- **2020 to 2024 Commission % (All Insurers)** is the average Commission Rate paid by all insurers, for each of the five years in this summary, separated by a vertical line (“|”). This is specific to each Line of Business.
- **Independent Agent Pen%** is the Independent Agent Penetration Percentage generally, based on the combined Distribution Styles of Pure Independent Agent (IA)/Broker, Managing General Agent (MGA)/Wholesale, and IA-Mixed Distribution Styles, as discussed in Appendix #1: Distribution Style Classifications. This is specific to each Line of Business.
- **Excl/Captive Pen%** is the Exclusive/Captive Distribution Style Penetration Percentage. This is specific to each Line of Business.
- **Direct Pen%** is the Direct Distribution Style Penetration Percentage. This is specific to each Line of Business.
- **Surplus Lines Use%** is Domestic Surplus Lines Utilization Percentage (“Use%”), as discussed in *Surplus Lines* section of this *Summary*. This is specific to each Line of Business.
- **Total Active Number # of Insurers** is the number of individual insurers with at least \$1 of premium in 2024 for all Distribution Styles. This is specific to each Line of Business.
- **Independent Agent # of Insrs** is the number of Independent Agent insurers generally with at least \$1 of premium in 2024. This is specific to each Line of Business.
- **Excl/Captive # of Insrs** is the number of Exclusive/Captive Distribution Style insurers with at least \$1 of premium in 2024. This is specific to each Line of Business.
- **Direct # of Insrs** is the number of Direct Distribution Style insurers with at least \$1 of premium in 2024. This is specific to each Line of Business.
- **Active SL # of Insrs** is the number of Domestic Surplus Lines insurers with at least \$1 of premium in 2024. This is specific to each Line of Business.

- **All Premium 1-yr | 5-yr Premium Change %** is the 1-Year (2023 to 2024) premium change for all insurers, and then, after the vertical line (“|”), the 5-Year (2020 to 2024) constant percentage change for all insurers. This is specific to each Line of Business.
- **Independent Agent Change%** is the 1-Year (2023 to 2024) premium change for independent agents generally, and then, after the vertical line (“|”), the 5-Year (2020 to 2024) constant percentage change. This is specific to each Line of Business.
- **Excl/Captive Change%** is the 1-Year (2023 to 2024) premium change for the Exclusive/Captive Distribution Style, and then, after the vertical line (“|”), the 5-Year (2020 to 2024) constant percentage change. This is specific to each Line of Business.
- **Direct Change%** is the 1-Year (2023 to 2024) premium change for the Direct Distribution Style, and then, after the vertical line (“|”), the 5-Year (2020 to 2024) constant percentage change. This is specific to each Line of Business.
- **Surplus Line Change%:** is the 1-Year (2023 to 2024) premium change for Domestic Surplus Lines insurers, and then, after the vertical line (“|”), the 5-Year (2020 to 2024) constant percentage change for Domestic Surplus Lines insurers. This is specific to each Line of Business.
- **Top 5 Groups** is the Top 5 insurer Groups (G) based on Direct Premium Written with data provided for 1-yr DPW, 1-yr LR | CR, 1-yr Grow% | Comm%, and the Largest Insurer in Group or N/A, as each are defined in this *Appendix*. This is specific to each Line of Business.
- **Top 5 Pure IA/Broker Insurers** is the Top five Pure Independent Agent (IA)/Broker Distribution Style individual insurers based on Direct Premium Written for 1-yr DPW, 1-yr LR | CR, 1-yr Grow% | Comm%, and the Group or N/A, as each are defined in this *Appendix*. This is specific to each Line of Business.
- **Top 3 MGA/Wholesale Insurers** is the Top three Managing General Agent (MGA)/Wholesale Distribution Style insurers based on Direct Premium Written for 1-yr DPW, 1-yr LR | CR, 1-yr Grow% | Comm%, and the Group or N/A, as each are defined in this *Appendix*. This is specific to each Line of Business.
- **Top 3 Direct Insurers** is the Top three Direct Distribution Style insurers based on Direct Premium Written for 1-yr DPW, 1-yr LR | CR, 1-yr Grow% | Comm%, and the Group or N/A, as each are defined in this *Appendix*. This is specific to each Line of Business.
- **Top 3 Surplus Lines Insurers** is the Top three Domestic Surplus Lines individual insurers based on Direct Premium Written with details provided for 1-yr DPW, 1-yr LR | CR, 1-yr Grow% | Comm%, and the Group or N/A, as each are defined in this *Appendix*. This is specific to each Line of Business.
- **Top Individual RRG** is the top Risk Retention Group (RRG) based on Direct Premium Written with details provided for 1-yr DPW, 1-yr LR | CR, 1-yr Grow% | Comm%, and the Group or N/A as each is defined in this *Appendix*. This is specific to each Line of Business. RRGs are not allowed to write some Lines of Business, in which case there is no RRG and this is shown as N/A.
- **1-yr DPW** is the 2024 Direct Premium Written (DPW) as it applies to: the Top 5 Groups, the Top 3 Insurers for Pure Independent Agent (IA)/Broker, Exclusive/Captive, Direct, Surplus Lines, and the Top RRG. This is specific to each Line of Business.
- **1-yr LR | CR** is the 2024 Adjusted Calendar Year Loss Ratio, and then, after the vertical line (“|”), the Combined Ratio for: the Top 5 Groups, the Top 3 Insurers for Pure Independent Agent (IA)/Broker, Exclusive/Captive, Direct, and Surplus Lines, and the Top RRG. These are Direct Loss and Combined Ratios (before reinsurance). This is specific to each Line of Business.

- **1-yr Change% | Comm%** is the 2023 to 2024 Premium Change, and then, after the vertical line (“|”), the Commission Percentage for: the Top 5 Groups, the Top 3 Insurers for Pure Independent Agent (IA)/Broker, Exclusive/Captive, Direct, and Surplus Lines, and the Top RRG. This is specific to each Line of Business.
- **Largest Insurer in Group or N/A** is the largest individual insurer in each Group listed in the Top 5 Groups. For unaffiliated individual insurers who have no Group, that is shown as N/A.

Appendix #4: 2024 North Carolina All Active Insurers List

The following pages, *Appendix #4: 2024 North Carolina All Active Insurers List* presents the year's list of individual insurers with any Direct Premium Written (DPW) greater than \$0, for all reporting insurers in North Carolina. Insurers are listed in alphabetical order.

The data provided for each insurer on the *North Carolina All Active Insurers List* includes:

- Individual Insurer Name
- Insurer Group (if any)
- 2024 North Carolina Direct Premium Written (DPW)
- Direct Premium Written (DPW) Change from 2023 to 2024 in Dollars
- 2024 North Carolina Direct Premium Written (DPW) to U.S. Direct Premium Written (DPW) as a Percentage (%)
- 2024 North Carolina Adjusted Loss Ratio

This appendix allows you to quickly see basic information on the many insurers that might be encountered by independent agents in their daily insurance agency operations. For more information about a particular insurer, check with your **Independent Insurance Agents of North Carolina** staff.

Appendix #4: 2024 North Carolina All Active Insurers List

Policy-Issuing Insurer	Insurer Group (if any)	2024 North Carolina Premium (DPW)	2023 to 2024 DPW Change	North Carolina to U.S. DPW %	North Carolina Adj Loss Ratio
1842 Insurance Company	Harford Mutual Insurance Group	\$4,220,000	133%	12%	100.1%
1st Atlantic Surety Company	...	\$990,000	-8%	100%	12.2%
1st Choice Advantage Insurance Co, Inc.	ECM Group	\$3,561,000	6%	12%	55.8%
Academic Medical Prof Ins Exchange RRG	...	\$12,000	0%	2%	-25.9%
Acadia Insurance Company	W. R. Berkley Insurance Group	\$5,904,000	7%	1%	101.0%
Accelerant National Insurance Company	Accelerant US Holdings Group	\$2,927,000	367%	<1%	16.3%
Accelerant Specialty Insurance Company	Accelerant US Holdings Group	\$8,316,000	-2%	<1%	47.1%
Acceptance Indemnity Insurance Company	IAT Insurance Group	\$961,000	-44%	<1%	53.8%
Accident Fund General Insurance Co	AF Group	\$29,276,000	-16%	8%	39.0%
Accident Fund Ins Co of America	AF Group	\$45,434,000	-2%	5%	45.4%
Accident Fund National Insurance Co	AF Group	\$11,356,000	-8%	7%	53.1%
Accredited Specialty Insurance Company	Accredited America Insurance Group	\$8,531,000	-5%	2%	16.2%
Accredited Surety and Casualty Co, Inc.	Accredited America Insurance Group	\$9,765,000	24%	2%	53.8%
ACE American Insurance Company	Chubb INA Group	\$144,778,000	8%	3%	55.5%
ACE Fire Underwriters Insurance Company	Chubb INA Group	\$1,255,000	-21%	<1%	35.0%
ACE Property and Casualty Insurance Co	Chubb INA Group	\$102,969,000	5%	2%	110.9%
ACIG Insurance Company	American Contractors Insurance Group	\$299,000	-43%	1%	128.3%
ACSTAR Insurance Company	...	\$2,000	-93%	<1%	-100.0%
Admiral Indemnity Company	W. R. Berkley Insurance Group	\$178,000	N/A	<1%	5.1%
Admiral Insurance Company	W. R. Berkley Insurance Group	\$15,091,000	15%	1%	29.2%
Adriatic Insurance Company	...	\$186,000	14%	<1%	29.8%
Aegis Security Insurance Company	LD Investments Group	\$49,000	-82%	<1%	66.3%
Affiliated FM Insurance Company	FM Group	\$25,679,000	6%	2%	79.4%
Affiliates Insurance Reciprocal, A RRG	...	\$71,000	29%	2%	-75.8%
AGCS Marine Insurance Company	Allianz US PC Insurance Companies	\$9,010,000	-12%	1%	9.3%
Agent Alliance Insurance Company	Allstate Insurance Group	\$487,000	-18%	<1%	57.0%
Agri General Insurance Company	Chubb INA Group	\$1,542,000	-31%	<1%	153.7%
AIG Property Casualty Company	American International Group	\$12,978,000	10%	1%	44.1%
AIG Specialty Insurance Company	American International Group	\$37,469,000	36%	2%	96.3%
AIU Insurance Company	American International Group	\$9,507,000	21%	2%	35.6%
AIX Specialty Insurance Company	Hanover Ins Group Prop & Cas Cos	\$1,793,000	-22%	1%	49.4%
Alamance Farmers' Mutual Insurance Co	...	\$7,519,000	33%	100%	49.2%
All America Insurance Company	Central Insurance Companies	\$4,030,000	-20%	6%	45.3%
Allegheny Casualty Company	IAT Insurance Group	\$1,335,000	-9%	2%	-0.7%
Alliance of Nonprofits for Ins RRG, Inc.	Nonprofits Insurance Alliance Group	\$2,463,000	14%	2%	50.1%
Allianz Global Risks US Insurance Co	Allianz US PC Insurance Companies	\$39,486,000	3%	2%	155.2%
Allianz Underwriters Insurance Company	Allianz US PC Insurance Companies	\$2,545,000	-13%	2%	145.8%
Allied Eastern Indemnity Company	ProAssurance Group	\$14,222,000	6%	14%	35.3%
Allied Insurance Company of America	Nationwide Property & Casualty Group	\$31,000	-98%	<1%	367.9%
Allied Professionals Ins Co, A RRG, Inc.	...	\$282,000	12%	2%	0.4%
ALLIED Property and Casualty Ins Co	Nationwide Property & Casualty Group	\$3,269,000	-74%	1%	24.3%
Allied Trust Insurance Company	...	\$2,703,000	-10%	<1%	23.0%
Allied World Assurance Co (U.S.) Inc.	Fairfax Financial (USA) Group	\$11,961,000	-32%	1%	49.9%
Allied World Insurance Company	Fairfax Financial (USA) Group	\$3,898,000	-35%	1%	23.5%
Allied World National Assurance Company	Fairfax Financial (USA) Group	\$4,559,000	-8%	<1%	106.1%
Allied World Specialty Insurance Company	Fairfax Financial (USA) Group	\$6,348,000	-7%	2%	-0.1%
Allied World Surplus Lines Insurance Co	Fairfax Financial (USA) Group	\$9,042,000	3%	1%	22.6%
Allmerica Financial Alliance Ins Co	Hanover Ins Group Prop & Cas Cos	\$2,549,000	18%	1%	19.3%
Allmerica Financial Benefit Insurance Co	Hanover Ins Group Prop & Cas Cos	\$22,446,000	19%	3%	44.2%
Allstate Indemnity Company	Allstate Insurance Group	\$167,011,000	-1%	5%	55.8%
Allstate Insurance Company	Allstate Insurance Group	\$102,222,000	-6%	2%	60.3%
Allstate Property and Casualty Ins Co	Allstate Insurance Group	\$533,216,000	9%	8%	64.1%
Allstate Vehicle and Property Ins Co	Allstate Insurance Group	\$210,507,000	50%	2%	53.6%
ALPS Property & Casualty Insurance Co	...	\$62,000	38%	<1%	-100.0%
AM Specialty Insurance Company	...	\$91,000	69%	<1%	488.7%
AMCO Insurance Company	Nationwide Property & Casualty Group	\$5,995,000	-48%	2%	74.5%
Amer Family Connect Prop and Cas Ins Co	American Family Insurance Group	\$16,528,000	2%	<1%	92.5%
American Agri-Business Insurance Company	Sompo Holdings US Group	\$19,305,000	0%	<1%	119.4%
American Agricultural Insurance Company	...	\$9,485,000	-10%	9%	120.4%
American Alternative Insurance Corp	Munich-American Holding Corp Companies	\$7,748,000	-2%	1%	23.3%
American Assoc of Orthodontists Ins RRG	...	\$122,000	3%	1%	-1.4%
American Automobile Insurance Company	Allianz US PC Insurance Companies	\$8,465,000	-14%	3%	77.2%
American Bankers Insurance Co of Florida	Assurant P&C Group	\$97,667,000	9%	4%	97.1%
American Builders Ins Co RRG, Inc.	...	\$660,000	-1%	3%	26.8%
American Builders Insurance Company	Builders Insurance Group	\$1,422,000	141%	2%	-5.5%
American Casualty Company of Reading, PA	CNA Insurance Companies	\$20,890,000	-2%	2%	31.8%
American Commerce Insurance Company	MAPFRE North America Group	\$985,000	1%	<1%	27.9%
American Compensation Insurance Company	Liberty Mutual Insurance Companies	\$419,000	-14%	7%	52.2%
American Contractors Insurance Co RRG	American Contractors Insurance Group	\$2,609,000	5%	2%	53.2%
American Family Home Insurance Company	Munich-American Holding Corp Companies	\$1,754,000	19%	<1%	29.3%
American Federation Insurance Company	Farmers Insurance Group	\$6,000	-45%	<1%	-14.3%
American Fire and Casualty Company	Liberty Mutual Insurance Companies	\$2,126,000	5%	<1%	39.8%
American Guarantee and Liability Ins Co	Zurich Insurance US PC Group	\$30,260,000	-16%	2%	156.0%
American Home Assurance Company	American International Group	\$6,009,000	7%	2%	277.9%
American Inter-Fidelity Exchange	...	\$1,201,000	117%	1%	82.3%
American Interstate Ins Co of Texas	AMERISAFE Insurance Group	\$2,099,000	75%	8%	24.0%
American Interstate Insurance Company	AMERISAFE Insurance Group	\$10,420,000	-13%	5%	44.5%
American Liberty Insurance Company	Benchmark Insurance Group	\$40,000	-74%	<1%	-42.7%
American Mercury Insurance Company	Mercury Casualty Group	\$65,000	-38%	<1%	74.8%
American Millennium Insurance Company	...	\$19,000	-54%	<1%	-100.0%
American Modern Home Insurance Company	Munich-American Holding Corp Companies	\$11,708,000	25%	2%	39.9%
American Modern Property & Casualty Ins	Munich-American Holding Corp Companies	\$82,405,000	23%	4%	79.9%

Individual Insurer	Insurer Group (if any)	2024 North Carolina Premium (DPW)	2023 to 2024 DPW Change	North Carolina to U.S. DPW %	North Carolina Adj Loss Ratio
American National Lloyds Insurance Co	BAMR US PC Group	\$2,210,000	11%	<1%	63.1%
American National Property & Casualty Co	BAMR US PC Group	\$13,050,000	-16%	1%	35.6%
American Pet Insurance Company	Trupanion Insurance Group	\$27,624,000	9%	3%	70.2%
American Property Insurance Company	...	\$1,062,000	70%	2%	9.3%
American Reliable Insurance Company	ECM Group	\$8,356,000	-34%	8%	8.8%
American Road Insurance Company	...	\$1,548,000	35%	<1%	2.0%
American Safety Insurance Company	American Southern Group	\$1,216,000	14%	12%	24.7%
American Security Insurance Company	Assurant P&C Group	\$4,469,000	-46%	<1%	162.9%
American Select Insurance Company	Westfield Group	\$5,152,000	8%	<1%	38.8%
American Southern Home Insurance Company	Munich-American Holding Corp Companies	\$2,071,000	57%	1%	12.4%
American Southern Insurance Company	American Southern Group	\$348,000	19%	<1%	-4.3%
American States Insurance Company	Liberty Mutual Insurance Companies	\$73,574,000	31%	17%	56.9%
American States Preferred Insurance Co	Liberty Mutual Insurance Companies	\$653,000	-12%	<1%	8.8%
American Strategic Insurance Corp.	Progressive Insurance Group	\$60,013,000	-23%	3%	34.6%
American Summit Insurance Company	ReAlign Insurance Group	\$25,000	N/A	<1%	34.0%
American Surety Company	Core Specialty Insurance Group	\$131,000	60%	1%	105.0%
American Trucking & Transp Ins Co, a RRG	...	\$497,000	141%	2%	-24.9%
American Zurich Insurance Company	Zurich Insurance US PC Group	\$36,872,000	10%	2%	67.9%
Amerisure Insurance Company	Amerisure Companies	\$8,048,000	-3%	2%	84.3%
Amerisure Mutual Insurance Company	Amerisure Companies	\$8,903,000	-25%	2%	39.4%
Amerisure Partners Insurance Company	Amerisure Companies	\$1,059,000	3%	2%	36.3%
AMEX Assurance Company	...	\$2,749,000	8%	1%	15.8%
AmFed Advantage Insurance Company	Ascot Insurance U.S. Group	\$122,000	18%	4%	211.6%
AmFed Casualty Insurance Company	Ascot Insurance U.S. Group	\$8,005,000	367%	18%	40.4%
AmFed National Insurance Company	Ascot Insurance U.S. Group	\$1,913,000	687%	5%	56.6%
AmGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$29,975,000	-20%	2%	81.4%
Amherst Specialty Insurance Company	...	\$2,877,000	N/A	1%	39.8%
Amica Mutual Insurance Company	Amica Mutual Group	\$137,742,000	9%	5%	75.0%
AmTrust Insurance Company	AmTrust Group	\$864,000	23%	<1%	58.1%
Ansur America Insurance Company	Frankenmuth Insurance Group	\$510,000	-74%	18%	5.3%
Applied Medico-Legal Solutions RRG, Inc.	...	\$794,000	-4%	<1%	16.3%
ARAG Insurance Company	...	\$3,251,000	45%	2%	55.0%
Arch Indemnity Insurance Company	Arch Insurance Group	\$3,851,000	4%	2%	24.6%
Arch Insurance Company	Arch Insurance Group	\$91,219,000	9%	2%	40.9%
Arch Mortgage Guaranty Company	Arch Insurance Group	\$8,000	-20%	<1%	398.9%
Arch Mortgage Insurance Company	Arch Insurance Group	\$36,925,000	4%	4%	4.5%
Arch Property Casualty Insurance Company	Arch Insurance Group	\$144,000	N/A	7%	45.5%
Arch Specialty Insurance Company	Arch Insurance Group	\$30,066,000	5%	2%	107.3%
ARCOA Risk Retention Group, Inc.	AMERCO Property and Casualty Ins Group	\$491,000	10%	3%	4.3%
Ardellis Insurance Ltd. USB	...	\$247,000	N/A	<1%	0.0%
Argonaut Great Central Insurance Company	BAMR US PC Group	\$98,000	-98%	1%	103.6%
Argonaut Insurance Company	BAMR US PC Group	\$8,788,000	-18%	2%	74.1%
Argonaut-Midwest Insurance Company	BAMR US PC Group	\$4,134,000	10%	12%	48.5%
ARISE Boiler Inspection & Insurance RRG	...	\$50,000	-6%	4%	0.1%
Armed Forces Insurance Exchange	...	\$3,318,000	-4%	4%	45.3%
Ascalon Risk Retention Group, Inc.	...	\$20,000	-26%	6%	14.4%
Ascot Insurance Company	Ascot Insurance U.S. Group	\$19,339,000	142%	4%	40.0%
Ascot Specialty Insurance Company	Ascot Insurance U.S. Group	\$12,828,000	9%	2%	30.7%
Ascot Surety & Casualty Company	Ascot Insurance U.S. Group	\$1,876,000	177%	3%	24.0%
Aspen American Insurance Company	Aspen US Insurance Group	\$6,298,000	10%	1%	33.1%
Aspen Specialty Insurance Company	Aspen US Insurance Group	\$15,396,000	18%	2%	57.9%
Associated Industries Insurance Company	AmTrust Group	\$9,402,000	22%	1%	49.6%
Atain Insurance Company	Atain Insurance Companies	\$46,000	1433%	<1%	7.9%
Atain Specialty Insurance Company	Atain Insurance Companies	\$1,026,000	-2%	<1%	7.5%
At-Bay Specialty Insurance Company	...	\$6,679,000	290%	2%	59.5%
Ategrity Specialty Insurance Company	...	\$2,458,000	81%	<1%	46.3%
Atlantic Casualty Insurance Company	Auto-Owners Insurance Group	\$14,534,000	11%	3%	82.0%
Atlantic Specialty Insurance Company	Intact US Insurance Group	\$29,947,000	16%	2%	27.2%
Atlantic States Insurance Company	Donegal Insurance Group	\$5,948,000	59%	2%	45.0%
Atradius Trade Credit Insurance, Inc.	...	\$3,154,000	1%	2%	46.6%
Attorneys' Liab Assr Society Ltd., A RRG	...	\$8,423,000	6%	2%	-2.5%
Automobile Ins Co of Hartford, CT	Travelers Group	\$23,732,000	-5%	4%	49.6%
Auto-Owners Insurance Company	Auto-Owners Insurance Group	\$312,248,000	18%	3%	76.9%
Avemco Insurance Company	Tokio Marine US PC Group	\$1,657,000	1%	3%	87.6%
AXIS Insurance Company	AXIS US Operations	\$22,804,000	6%	2%	48.2%
AXIS Reinsurance Company	AXIS US Operations	\$446,000	5%	4%	50.4%
AXIS Surplus Insurance Company	AXIS US Operations	\$28,300,000	2%	1%	28.1%
AZGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$589,000	168%	<1%	50.0%
Bankers Insurance Company	Bankers Financial Group	\$7,441,000	-3%	8%	52.6%
Bankers Standard Insurance Company	Chubb INA Group	\$54,960,000	14%	7%	112.8%
Bar Plan Mutual Insurance Company	Bar Plan Group	\$385,000	9%	3%	1.8%
BAR Vermont Risk Retention Group, Inc.	...	\$235,000	-7%	1%	196.9%
BCS Insurance Company	BCS Financial Group	\$17,309,000	23%	3%	65.2%
Bearing Midwest Casualty Company	Waypoint Mutual Group	\$138,000	N/A	1%	18.9%
Beazley America Insurance Company, Inc.	Beazley USA Insurance Group	\$1,615,000	28%	3%	207.8%
Beazley Excess and Surplus Ins, Inc.	Beazley USA Insurance Group	\$8,473,000	N/A	1%	71.9%
Beazley Insurance Company, Inc.	Beazley USA Insurance Group	\$11,982,000	1%	2%	165.3%
Benchmark Insurance Company	Benchmark Insurance Group	\$11,339,000	3%	1%	106.0%
Benchmark Specialty Insurance Company	Benchmark Insurance Group	\$905,000	283%	<1%	15.8%
Berkley Assurance Company	W. R. Berkley Insurance Group	\$5,231,000	-6%	1%	35.5%
Berkley Casualty Company	W. R. Berkley Insurance Group	\$8,710,000	27%	5%	42.4%
Berkley Insurance Company	W. R. Berkley Insurance Group	\$13,265,000	1%	1%	42.1%
Berkley National Insurance Company	W. R. Berkley Insurance Group	\$18,793,000	62%	3%	74.1%
Berkley Prestige Insurance Company	W. R. Berkley Insurance Group	\$135,000	1829%	<1%	5.4%

Individual Insurer	Insurer Group (if any)	2024 North Carolina Premium (DPW)	2023 to 2024 DPW Change	North Carolina to U.S. DPW %	North Carolina Adj Loss Ratio
Berkley Regional Insurance Company	W. R. Berkley Insurance Group	\$4,411,000	9%	1%	34.6%
Berkley Specialty Insurance Company	W. R. Berkley Insurance Group	\$8,253,000	28%	3%	96.6%
Berkshire Hathaway Direct Insurance Co	Berkshire Hathaway Insurance Group	\$18,565,000	33%	3%	52.3%
Berkshire Hathaway Homestate Ins Co	Berkshire Hathaway Insurance Group	\$16,642,000	28%	2%	132.5%
Berkshire Hathaway Specialty Ins Co	Berkshire Hathaway Insurance Group	\$43,194,000	19%	3%	101.8%
BITCO General Insurance Corporation	Old Republic Insurance Group	\$9,852,000	5%	2%	94.6%
BITCO National Insurance Company	Old Republic Insurance Group	\$1,152,000	-21%	3%	-100.0%
Bloomington Compensation Insurance Co	Liberty Mutual Insurance Companies	\$453,000	-14%	9%	53.5%
Bondex Insurance Company	Builders Insurance Group	\$74,000	N/A	<1%	0.0%
BrickStreet Mutual Insurance Company	Encova Mutual Insurance Group	\$6,199,000	-20%	4%	57.7%
Bricktown Specialty Insurance Company	Trisura US Insurance Group	\$86,000	258%	<1%	145.7%
Bridgefield Casualty Insurance Company	Great American P & C Insurance Group	\$38,421,000	4%	8%	54.8%
Bridgefield Employers Insurance Company	Great American P & C Insurance Group	\$1,164,000	-11%	1%	139.5%
Bridgefield Indemnity Insurance Company	Great American P & C Insurance Group	\$31,000	N/A	<1%	55.6%
Bridgeway Insurance Company	Munich-American Holding Corp Companies	\$9,381,000	-4%	2%	44.7%
Brooklyn Specialty Ins Co RRG, Inc.	...	\$51,000	-46%	<1%	37.6%
Brotherhood Mutual Insurance Company	...	\$36,992,000	9%	4%	47.5%
Build America Mutual Assur Co	...	\$44,000	N/A	<1%	0.0%
Builders Mutual Insurance Company	Builders Mutual Insurance Group	\$183,312,000	16%	38%	36.4%
Builders Premier Insurance Company	Builders Mutual Insurance Group	\$32,769,000	-31%	40%	55.8%
Bulldog National RRG, Inc.	...	\$131,000	-47%	<1%	35.7%
Burlington Insurance Company	IFG Companies	\$4,676,000	7%	1%	32.6%
BUS Risk Retention Group, Inc.	...	\$1,000	N/A	<1%	69.2%
BusinessFirst Insurance Company	RetailFirst Insurance Group	\$15,467,000	23%	15%	74.8%
California Healthcare Ins Co, Inc. A RRG	...	\$256,000	23%	<1%	215.9%
CAMICO Mutual Insurance Company	...	\$271,000	5%	<1%	48.6%
Campmed Casualty & Indemnity Company	Hanover Ins Group Prop & Cas Cos	\$14,000	17%	2%	-100.0%
Canal Insurance Company	Canal Group	\$21,717,000	10%	4%	74.2%
Canopus US Insurance, Inc.	...	\$2,686,000	6%	1%	30.7%
Capitol Indemnity Corporation	Berkshire Hathaway Insurance Group	\$1,523,000	21%	2%	21.6%
Capitol Specialty Insurance Corporation	Berkshire Hathaway Insurance Group	\$6,266,000	-5%	2%	10.2%
CARE Risk Retention Group, Inc.	...	\$33,000	-25%	<1%	6.4%
Caring Communities, a Reciprocal RRG	...	\$934,000	-16%	1%	-28.0%
Carolina Casualty Insurance Company	W. R. Berkley Insurance Group	\$21,977,000	-2%	5%	38.1%
Carolina Farmers Mutual Insurance Co	...	\$6,081,000	19%	100%	57.3%
Carolina Mutual Insurance, Inc.	...	\$25,549,000	3%	66%	52.0%
Caterpillar Insurance Company	...	\$12,405,000	8%	3%	74.9%
Centennial Casualty Company	...	\$220,000	15%	<1%	9.5%
Centerline Insurance Company	...	\$161,000	N/A	1%	0.0%
Central Mutual Insurance Company	Central Insurance Companies	\$86,173,000	10%	9%	64.3%
Central States Indemnity Co. of Omaha	Berkshire Hathaway Insurance Group	\$1,894,000	-8%	1%	61.4%
Centurion Casualty Company	...	\$102,000	38%	3%	25.1%
Century Mutual Insurance Company	...	\$4,694,000	15%	100%	47.0%
Century Surety Company	AF Group	\$8,692,000	39%	2%	21.8%
Century-National Insurance Company	Allstate Insurance Group	\$591,000	28%	<1%	4.2%
Champlain Specialty Insurance Company	...	\$1,032,000	-40%	<1%	-9.0%
Charter Oak Fire Insurance Company	Travelers Group	\$51,834,000	12%	3%	42.4%
Cherokee Insurance Company	...	\$1,818,000	-7%	<1%	5.2%
Chicago Insurance Company	Allianz US PC Insurance Companies	\$3,000	-80%	<1%	0.0%
Chiron Insurance Company	Pharmacists Mutual Insurance Group	\$1,000,000	131%	6%	47.4%
Chubb Custom Insurance Company	Chubb INA Group	\$3,563,000	68%	<1%	38.5%
Chubb Indemnity Insurance Company	Chubb INA Group	\$7,488,000	49%	2%	30.3%
Chubb National Insurance Company	Chubb INA Group	\$2,229,000	39%	<1%	23.7%
Church Mutual Insurance Company, S.I.	Church Mutual Insurance Group	\$30,100,000	-13%	3%	52.2%
Cimarron Insurance Company, Inc.	...	\$2,102,000	834%	2%	21.0%
Cincinnati Casualty Company	The Cincinnati Insurance Companies	\$33,908,000	62%	2%	44.6%
Cincinnati Indemnity Company	The Cincinnati Insurance Companies	\$24,990,000	26%	4%	31.8%
Cincinnati Insurance Company	The Cincinnati Insurance Companies	\$339,012,000	15%	6%	54.2%
Cincinnati Specialty Underwriters Ins Co	The Cincinnati Insurance Companies	\$25,978,000	6%	3%	42.4%
Circle Star Insurance Company RRG	...	\$585,000	3800%	2%	4.3%
Citizens Insurance Company of America	Hanover Ins Group Prop & Cas Cos	\$4,944,000	-5%	<1%	84.2%
City National Insurance Company	Markel Insurance Group	\$60,000	-107%	2%	238.9%
Claim Prof Liability Insurance Co A RRG	...	\$98,000	66%	4%	27.1%
Clear Blue Insurance Company	Clear Blue Insurance Group	\$4,048,000	-29%	<1%	150.7%
Clear Spring Property & Casualty Company	Group 1001 Property and Casualty Group	\$2,397,000	-16%	<1%	-5.5%
Clinician Assurance Inc., a RRG	...	\$853,000	-55%	1%	64.0%
MGT Insurance Company	MGT Group	\$1,246,000	-17%	4%	15.2%
CM Vantage Specialty Insurance Company	Church Mutual Insurance Group	\$431,000	-72%	<1%	-76.6%
Coalition Insurance Company	...	\$1,922,000	269%	3%	52.1%
Coface North America Insurance Company	...	\$3,197,000	0%	2%	38.6%
Coliseum Reinsurance Company	XL America Companies	\$12,000	500%	<1%	-100.0%
College Risk Retention Group, Inc.	...	\$683,000	-21%	5%	24.8%
Colonial American Casualty & Surety Co	Zurich Insurance US PC Group	\$100,000	-21%	<1%	-23.4%
Colonial Surety Company	...	\$856,000	34%	2%	11.4%
Colony Insurance Company	BAMR US PC Group	\$8,022,000	9%	1%	57.0%
Colony Specialty Insurance Company	BAMR US PC Group	\$2,452,000	53%	4%	123.1%
Columbia Casualty Company	CNA Insurance Companies	\$28,092,000	38%	2%	119.1%
Commerce and Industry Insurance Company	American International Group	\$1,422,000	-20%	<1%	-100.0%
Community Blood Centers' Exch RRG	...	\$213,000	3%	5%	13.5%
Concert Insurance Company	Concert Insurance Group	\$199,000	18%	2%	34.9%
Concert Specialty Insurance Company	Concert Insurance Group	\$3,144,000	73%	2%	66.8%
Conifer Insurance Company	Conifer Insurance Group	\$1,000	-92%	<1%	0.0%
Continental Casualty Company	CNA Insurance Companies	\$149,714,000	-3%	2%	117.0%
Continental Heritage Insurance Company	...	\$20,000	N/A	<1%	-5.0%

Individual Insurer	Insurer Group (if any)	2024 North Carolina Premium (DPW)	2023 to 2024 DPW Change	North Carolina to U.S. DPW %	North Carolina Adj Loss Ratio
Continental Indemnity Company	AU Holding Company Group	\$3,123,000	-5%	2%	59.9%
Continental Insurance Company	CNA Insurance Companies	\$26,532,000	30%	1%	41.5%
Continental Western Insurance Company	W. R. Berkley Insurance Group	\$4,445,000	9%	2%	41.3%
Contractors Bonding and Insurance Co	RLI Group	\$1,330,000	26%	1%	14.3%
COPIC, A Risk Retention Group	COPIC Insurance Group	\$313,000	93%	<1%	29.7%
CorePointe Insurance Company	AmTrust Group	\$2,526,000	157%	1%	63.2%
County Hall Insurance Company Inc. A RRG	...	\$113,000	-44%	<1%	60.4%
Courtesy Insurance Company	...	\$8,579,000	18%	1%	129.6%
Coverys Specialty Insurance Company	Coverys Companies	\$6,915,000	15%	3%	-9.0%
Covington Specialty Insurance Company	Berkshire Hathaway Insurance Group	\$4,119,000	24%	<1%	33.6%
Crestbrook Insurance Company	Nationwide Property & Casualty Group	\$1,790,000	-17%	<1%	22.3%
CrossFit Risk Retention Group, Inc.	...	\$95,000	-9%	3%	-5.8%
Crum & Forster Indemnity Company	Fairfax Financial (USA) Group	\$405,000	-9%	<1%	49.5%
Crum & Forster Specialty Insurance Co	Fairfax Financial (USA) Group	\$28,915,000	-2%	2%	72.8%
CUMIS Insurance Society, Inc.	CUMIS Insurance Society Group	\$32,543,000	31%	5%	86.6%
CUMIS Specialty Insurance Company, Inc.	CUMIS Insurance Society Group	\$2,740,000	43%	<1%	57.6%
CUSA Risk Retention Group, Inc.	...	\$60,000	-44%	1%	-63.2%
Daily Underwriters of America	...	\$1,288,000	1%	4%	36.4%
DAN Risk Retention Group, Inc.	...	\$315,000	3%	3%	27.0%
Dealers Assurance Company	...	\$12,706,000	-8%	4%	107.5%
Depositors Insurance Company	Nationwide Property & Casualty Group	\$1,106,000	-62%	<1%	56.4%
Developers Surety and Indemnity Company	AmTrust Group	\$800,000	100%	2%	6.1%
Diamond State Insurance Company	Global Indemnity Group	\$628,000	61%	2%	9.6%
Discovery Insurance Company	...	\$38,250,000	-7%	100%	91.2%
The Doctors Company RRG, A Recip Exch	The Doctors Company Insurance Group	\$1,593,000	23%	3%	136.8%
The Doctors Company, An Interins Exch	The Doctors Company Insurance Group	\$6,248,000	-8%	<1%	21.5%
PracticeProtection Casualty Company	PracticeProtection Group	\$316,000	149%	2%	21.4%
Doctors Professional Liability RRG, Inc.	...	\$115,000	21%	1%	98.2%
Donegal Mutual Insurance Company	Donegal Insurance Group	\$9,206,000	45%	2%	52.4%
Dorinco Reinsurance Company	...	\$15,000	114%	<1%	0.0%
Eastern Advantage Assurance Company	ProAssurance Group	\$627,000	-12%	2%	85.9%
Eastern Alliance Insurance Company	ProAssurance Group	\$3,279,000	-1%	3%	35.5%
Eastern Atlantic Insurance Company	...	\$411,000	-19%	1%	56.2%
Eastern Dentists Ins Co A Dental Soc RRG	...	\$1,760,000	4%	12%	44.2%
EastGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$70,000	63%	<1%	1.0%
Economy Fire & Casualty Company	Farmers Insurance Group	\$16,862,000	13%	8%	71.5%
Economy Preferred Insurance Company	Farmers Insurance Group	\$16,695,000	16%	6%	73.9%
Economy Premier Assurance Company	Farmers Insurance Group	\$4,093,000	-13%	1%	78.1%
RiverStone International Insurance, Inc.	...	\$8,996,000	6%	4%	0.7%
EMC Property & Casualty Company	EMC Insurance	\$15,750,000	41%	5%	50.4%
EMCASCO Insurance Company	EMC Insurance	\$9,084,000	-20%	2%	76.5%
Emergency Capital Management, A RRG, LLC	...	\$7,000	250%	<1%	-100.0%
Empire Fire and Marine Insurance Company	Zurich Insurance US PC Group	\$8,212,000	5%	2%	0.9%
Employers Assurance Company	Employers Insurance Group	\$2,215,000	20%	1%	79.9%
Employers Compensation Insurance Company	Employers Insurance Group	\$2,710,000	77%	4%	89.5%
Employers Insurance Company of Wausau	Liberty Mutual Insurance Companies	\$31,932,000	8%	3%	65.4%
Employers Mutual Casualty Company	EMC Insurance	\$40,298,000	14%	3%	164.3%
Employers Preferred Insurance Company	Employers Insurance Group	\$8,855,000	1%	2%	47.5%
Endurance American Insurance Company	Sompo Holdings US Group	\$20,000	N/A	<1%	-4.6%
Endurance American Specialty Ins Co	Sompo Holdings US Group	\$36,593,000	7%	2%	45.2%
Endurance Assurance Corporation	Sompo Holdings US Group	\$7,140,000	46%	<1%	141.3%
Endurance Risk Solutions Assurance Co	Sompo Holdings US Group	\$21,393,000	4%	11%	69.4%
Erie Insurance Company	Erie Insurance Group	\$496,162,000	33%	10%	80.5%
Erie Insurance Company of New York	Erie Insurance Group	\$6,803,000	55%	2%	37.0%
Erie Insurance Exchange	Erie Insurance Group	\$553,470,000	10%	9%	74.7%
Essent Guaranty, Inc.	Essent Guaranty Group	\$27,382,000	8%	3%	6.8%
Essentia Insurance Company	Markel Insurance Group	\$29,523,000	14%	3%	66.0%
Esurance Insurance Company	Allstate Insurance Group	\$1,099,000	-93%	<1%	108.3%
Euler Hermes North America Insurance Co.	Allianz US PC Insurance Companies	\$8,729,000	35%	2%	27.7%
Evanston Insurance Company	Markel Insurance Group	\$56,454,000	16%	2%	39.4%
Everest Denali Insurance Company	Everest Re U.S. Group	\$4,524,000	9%	2%	119.4%
Everest Indemnity Insurance Company	Everest Re U.S. Group	\$38,900,000	47%	3%	80.3%
Everest National Insurance Company	Everest Re U.S. Group	\$27,299,000	-6%	2%	115.7%
Everest Premier Insurance Company	Everest Re U.S. Group	\$1,847,000	-17%	<1%	109.7%
Everest Reinsurance Company	Everest Re U.S. Group	\$6,103,000	-39%	2%	37.8%
Everett Cash Mutual Insurance Company	ECM Group	\$14,751,000	3%	14%	54.6%
Evergreen National Indemnity Company	Stillwater Insurance Group	\$189,000	75%	<1%	47.4%
Everspan Indemnity Insurance Company	Ambac Financial Group	\$2,825,000	119%	1%	105.1%
Everspan Insurance Company	Ambac Financial Group	\$5,780,000	11%	8%	72.3%
Evolum Risk Retention Group, Inc.	...	\$39,000	N/A	8%	31.8%
Excess Share Insurance Corporation	American Mutual Share Insurance Group	\$118,000	19%	1%	0.0%
Executive Risk Indemnity Inc.	Chubb INA Group	\$465,000	-47%	<1%	57.0%
Factory Mutual Insurance Company	FM Group	\$129,613,000	9%	3%	364.5%
Fair American Insurance and Reins Co	Berkshire Hathaway Insurance Group	\$3,196,000	-5%	1%	49.2%
Fair American Select Insurance Company	Berkshire Hathaway Insurance Group	\$944,000	124%	1%	64.4%
Falls Lake Fire and Casualty Company	James River Group	\$653,000	-43%	<1%	47.4%
Falls Lake National Insurance Company	James River Group	\$9,226,000	12%	3%	53.9%
Farmers Direct Prop and Cas Insurance Co	Farmers Insurance Group	\$6,326,000	0%	4%	63.5%
Farmers Mutual Hail Insurance Co of Iowa	FMH Insurance Group	\$6,836,000	106%	<1%	144.3%
Farmers Property and Casualty Ins Co	Farmers Insurance Group	\$74,994,000	6%	5%	46.7%
Farmington Casualty Company	Travelers Group	\$19,157,000	9%	9%	60.4%
FCCI Insurance Company	FCCI Insurance Group	\$15,519,000	-11%	2%	60.0%
Federal Insurance Company	Chubb INA Group	\$142,189,000	6%	2%	44.6%
Federated Mutual Insurance Company	Federated Mutual Group	\$85,177,000	39%	4%	43.2%

Individual Insurer	Insurer Group (if any)	2024 North Carolina Premium (DPW)	2023 to 2024 DPW Change	North Carolina to U.S. DPW %	North Carolina Adj Loss Ratio
Federated Reserve Insurance Company	Federated Mutual Group	\$17,567,000	29%	4%	37.6%
Federated Rural Electric Ins Exchange	...	\$13,165,000	9%	5%	42.2%
Federated Service Insurance Company	Federated Mutual Group	\$6,970,000	-13%	2%	165.3%
Federated Specialty Insurance Company	Federated Mutual Group	\$24,000	N/A	2%	12.2%
FFVA Mutual Insurance Co.	FFVA Mutual Insurance Group	\$4,907,000	16%	5%	33.1%
FFVA Select Insurance Co.	FFVA Mutual Insurance Group	\$1,089,000	-17%	19%	73.1%
FHM Insurance Company	LUBA Insurance Companies	\$17,000	-95%	<1%	-100.0%
Fidelity and Deposit Company of Maryland	Zurich Insurance US PC Group	\$13,540,000	5%	2%	0.3%
Fidelity and Guaranty Insurance Company	Travelers Group	\$16,338,000	-13%	4%	44.2%
Financial Casualty & Surety, Inc	...	\$1,396,000	-8%	7%	13.8%
Fireman's Fund Indemnity Corporation	Allianz US PC Insurance Companies	\$15,945,000	107%	4%	45.4%
Fireman's Fund Insurance Company	Allianz US PC Insurance Companies	\$33,748,000	11%	2%	215.4%
Firemen's Ins Co of Washington, D.C.	W. R. Berkley Insurance Group	\$3,987,000	11%	1%	22.5%
First Benefits Insurance Mutual, Inc.	...	\$20,125,000	-24%	78%	73.7%
First Colonial Insurance Company	Allstate Insurance Group	\$1,265,000	15%	<1%	140.9%
First Community Insurance Company	Bankers Financial Group	\$283,000	180%	<1%	-100.0%
First Dakota Indemnity Company	Dakota Group	\$3,000	N/A	<1%	0.0%
First Financial Insurance Company	IFG Companies	\$425,000	103%	5%	36.5%
First Guard Insurance Company	Biglari Holdings Insurance Group	\$1,207,000	-12%	3%	42.1%
First Indemnity of America Insurance Co	Palomar Holdings US Group	\$383,000	22%	3%	6.9%
First Liberty Insurance Corporation	Liberty Mutual Insurance Companies	\$9,639,000	5%	2%	51.6%
First Mutual Insurance Company	...	\$13,022,000	25%	95%	64.4%
First National Insurance Co of America	Liberty Mutual Insurance Companies	\$92,000	-2%	<1%	3.4%
First Protective Insurance Company	...	\$118,968,000	-8%	9%	18.2%
Firstline Insurance Company	Harford Mutual Insurance Group	\$2,970,000	7%	6%	60.0%
Flagship City Insurance Company	Erie Insurance Group	\$8,987,000	9%	6%	-100.0%
Florists' Mutual Insurance Company	Sentry Insurance Group	\$262,000	-91%	<1%	335.7%
FMH Ag Risk Insurance Company	FMH Insurance Group	\$1,000	-100%	<1%	44.8%
Foremost Insurance Co Grand Rapids, MI	Farmers Insurance Group	\$159,678,000	9%	4%	72.3%
Foremost Property and Casualty Ins Co	Farmers Insurance Group	\$5,940,000	-1%	4%	86.3%
Forestry Mutual Insurance Company	...	\$6,615,000	2%	32%	26.6%
Fortegra Specialty Insurance Company	Fortegra P&C Group	\$11,415,000	83%	1%	42.9%
Fortress Insurance Company	National Group	\$1,051,000	14%	4%	-3.7%
Founders Insurance Company	Utica National Insurance Group	\$1,872,000	7%	1%	115.6%
Frank Winston Crum Insurance Company	...	\$5,373,000	18%	7%	19.4%
Frankenmuth Insurance Company	Frankenmuth Insurance Group	\$67,653,000	22%	6%	43.3%
Franklin Casualty Insurance Co RRG	...	\$7,000	0%	<1%	0.0%
Frederick Mutual Insurance Company	...	\$3,046,000	-7%	12%	132.3%
Freedom Specialty Insurance Company	Nationwide Property & Casualty Group	\$9,510,000	17%	5%	68.5%
Frontline Insurance Unlimited Company	...	\$4,706,000	-4%	2%	-0.3%
Future Care Risk Retention Group, Inc.	...	\$150,000	56%	1%	40.8%
Garrison Property and Casualty Ins Co	USAA Group	\$167,797,000	15%	3%	70.5%
GEICO General Insurance Company	Berkshire Hathaway Insurance Group	\$754,000	38%	<1%	256.7%
GEICO Indemnity Company	Berkshire Hathaway Insurance Group	\$509,248,000	30%	11%	62.6%
GEICO Marine Insurance Company	Berkshire Hathaway Insurance Group	\$7,953,000	-1%	1%	37.9%
Gemini Insurance Company	W. R. Berkley Insurance Group	\$19,077,000	-26%	2%	36.5%
General Casualty Company of Wisconsin	QBE North America Insurance Group	\$1,793,000	-72%	2%	-23.0%
General Insurance Company of America	Liberty Mutual Insurance Companies	\$5,741,000	17%	<1%	42.8%
General Security Indemnity Co of Arizona	SCOR US Group	\$12,658,000	27%	2%	78.3%
General Security National Insurance Co	SCOR US Group	\$1,853,000	34%	1%	85.9%
General Star Indemnity Company	Berkshire Hathaway Insurance Group	\$15,229,000	4%	1%	30.0%
General Star National Insurance Co	Berkshire Hathaway Insurance Group	\$103,000	56%	<1%	-100.0%
Generali USB	Generali US Group	\$28,260,000	3%	3%	38.3%
GeoVera Specialty Insurance Company	GeoVera Nova U.S. Insurance Group	\$6,041,000	-23%	2%	47.0%
Glencar Insurance Company	HDI/Talanx US PC Group	\$1,111,000	53%	2%	44.8%
Golden Bear Insurance Company	...	\$1,332,000	-22%	<1%	193.9%
Gotham Insurance Company	Coaction Specialty Insurance Group	\$8,913,000	64%	2%	59.2%
Government Employees Insurance Company	Berkshire Hathaway Insurance Group	\$603,015,000	-14%	10%	61.2%
Grain Dealers Mutual Insurance Company	American Family Insurance Group	\$5,417,000	69%	8%	82.6%
Granada Indemnity Company	Granada Financial Group	\$2,160,000	N/A	2%	37.8%
Granite Re, Inc.	Federated Mutual Group	\$2,424,000	6%	5%	13.7%
Granite State Insurance Company	American International Group	\$5,316,000	0%	2%	139.9%
Graphic Arts Mutual Insurance Company	Utica National Insurance Group	\$12,861,000	13%	4%	33.1%
Gray Surplus Lines Insurance Company	The Gray Insurance Group	\$1,047,000	-2%	2%	16.5%
Great Amer Risk Sol Surplus Lines Ins Co	Great American P & C Insurance Group	\$8,326,000	152%	1%	35.9%
Great American Alliance Insurance Co	Great American P & C Insurance Group	\$13,522,000	-4%	3%	5.9%
Great American Assurance Company	Great American P & C Insurance Group	\$25,231,000	9%	2%	125.2%
Great American E & S Insurance Company	Great American P & C Insurance Group	\$13,186,000	-21%	2%	39.9%
Great American Fidelity Insurance Co	Great American P & C Insurance Group	\$1,342,000	-14%	2%	-6.6%
Great American Insurance Co of New York	Great American P & C Insurance Group	\$1,360,000	-8%	2%	4.2%
Great American Insurance Company	Great American P & C Insurance Group	\$69,671,000	30%	2%	97.5%
Great American Security Insurance Co	Great American P & C Insurance Group	\$6,297,000	3%	3%	159.9%
Great American Spirit Insurance Company	Great American P & C Insurance Group	\$4,784,000	-12%	2%	66.9%
Great Divide Insurance Company	W. R. Berkley Insurance Group	\$4,623,000	-7%	1%	37.4%
Great Midwest Insurance Company	Skyward Specialty Insurance Group	\$10,070,000	19%	3%	35.8%
Great Northern Insurance Company	Chubb INA Group	\$11,305,000	9%	<1%	35.6%
Great Plains Casualty, Inc.	...	\$40,000	N/A	<1%	46.7%
Great West Casualty Company	Old Republic Insurance Group	\$18,940,000	-6%	<1%	45.9%
Greater New York Mutual Insurance Co	Greater New York Group	\$11,000	-31%	<1%	-88.2%
Green Hills Insurance Company RRG	...	\$173,000	-3%	4%	-5.0%
Greenville Casualty Insurance Company	Greenville Casualty Companies	\$6,829,000	3%	98%	111.7%
Greenwich Insurance Company	XL America Companies	\$20,181,000	21%	2%	53.0%
Greystone Insurance Company	Fairfax Financial (USA) Group	\$20,000	400%	1%	50.0%
Guarantee Company of North America USA	Intact US Insurance Group	\$329,000	-17%	4%	-100.0%

Individual Insurer	Insurer Group (if any)	2024 North Carolina Premium (DPW)	2023 to 2024 DPW Change	North Carolina to U.S. DPW %	North Carolina Adj Loss Ratio
GuideOne Elite Insurance Company	GuideOne Insurance Companies	\$245,000	600%	<1%	24.5%
GuideOne Insurance Company	GuideOne Insurance Companies	\$8,226,000	43%	2%	43.8%
GuideOne National Insurance Company	GuideOne Insurance Companies	\$3,762,000	22%	2%	27.7%
GuideOne Specialty Insurance Company	GuideOne Insurance Companies	\$600,000	49%	<1%	118.3%
Hadron Specialty Insurance Company	...	\$2,166,000	N/A	1%	49.1%
Halifax Mutual Insurance Company	...	\$17,634,000	-4%	100%	20.8%
Hallmark Specialty Insurance Company	Hallmark Insurance Group	\$14,000	-103%	<1%	1000.0%
Hamilton Select Insurance Inc.	...	\$683,000	38%	<1%	37.8%
Harco National Insurance Company	IAT Insurance Group	\$14,797,000	10%	3%	47.7%
Harford Mutual Insurance Company	Harford Mutual Insurance Group	\$26,876,000	8%	8%	49.3%
Harleysville Insurance Co of New York	Nationwide Property & Casualty Group	\$3,537,000	19%	2%	31.5%
Harleysville Insurance Company	Nationwide Property & Casualty Group	\$2,415,000	-26%	2%	83.5%
Harleysville Preferred Insurance Company	Nationwide Property & Casualty Group	\$214,000	81%	1%	263.6%
Harleysville Worcester Insurance Company	Nationwide Property & Casualty Group	\$1,423,000	-35%	3%	63.3%
Hartford Accident and Indemnity Company	Hartford Insurance Group	\$14,335,000	-16%	2%	69.8%
Hartford Casualty Insurance Company	Hartford Insurance Group	\$25,721,000	-4%	2%	22.9%
Hartford Fire Insurance Company	Hartford Insurance Group	\$78,036,000	0%	3%	85.4%
Hartford Insurance Co of the Midwest	Hartford Insurance Group	\$40,557,000	10%	5%	48.9%
Hartford Insurance Co of the Southeast	Hartford Insurance Group	\$7,554,000	17%	1%	40.2%
Hartford Insurance Company of Illinois	Hartford Insurance Group	\$4,460,000	59%	3%	40.4%
Hartford Steam Boiler Inspec & Ins	Munich-American Holding Corp Companies	\$2,347,000	-8%	3%	6.9%
Hartford Underwriters Insurance Company	Hartford Insurance Group	\$82,660,000	-5%	3%	45.8%
HDI Global Insurance Company	HDI/Talanx US PC Group	\$24,765,000	21%	3%	195.7%
HDI Specialty Insurance Company	HDI/Talanx US PC Group	\$3,765,000	75%	2%	-1.8%
Health Care Indemnity, Inc.	...	\$1,292,000	4%	2%	21.1%
Health Care Industry Liab Recip Ins RRG	...	\$4,077,000	21%	5%	53.9%
Heritage Indemnity Company	AmTrust Group	\$3,910,000	0%	10%	80.8%
Heritage Property & Casualty Ins Company	Heritage Insurance Holdings Group	\$13,703,000	4%	2%	74.3%
Highlander Specialty Insurance Company	Clear Blue Insurance Group	\$1,186,000	140%	1%	33.6%
Hilltop Specialty Insurance Company	Fairfax Financial (USA) Group	\$1,190,000	384%	4%	13.3%
Hiscox Insurance Company Inc.	Hiscox USA Group	\$15,371,000	4%	2%	19.1%
Homeland Insurance Company of Delaware	Intact US Insurance Group	\$80,000	-46%	<1%	2.6%
Homeland Insurance Company of New York	Intact US Insurance Group	\$11,825,000	22%	2%	17.1%
Homeowners of America Insurance Company	Porch Insurance Group	\$22,448,000	-24%	5%	71.3%
Homesite Insurance Co of the Midwest	American Family Insurance Group	\$125,452,000	40%	6%	50.6%
Homesite Insurance Company	American Family Insurance Group	\$24,546,000	1%	1%	69.5%
Homesite Insurance Company of Florida	American Family Insurance Group	\$6,122,000	37%	1%	45.5%
Horace Mann Insurance Company	Horace Mann Insurance Group	\$21,161,000	33%	7%	69.6%
Horace Mann Property & Casualty Ins Co	Horace Mann Insurance Group	\$22,930,000	5%	9%	64.4%
Hospitality Insurance Company	Hospitality Insurance Group	\$2,227,000	7%	23%	44.2%
Housing Authority Prop Ins, A Mutual Co	HAI Group	\$1,190,000	4%	1%	34.0%
Housing Authority RRG, Inc.	HAI Group	\$387,000	8%	<1%	26.7%
Housing Enterprise Insurance Co, Inc.	HAI Group	\$1,646,000	36%	2%	48.0%
Housing Specialty Insurance Co, Inc.	HAI Group	\$9,000	-10%	<1%	1.6%
Houston Casualty Company	Tokio Marine US PC Group	\$16,018,000	-26%	1%	-40.8%
Houston Specialty Insurance Company	Skyward Specialty Insurance Group	\$7,244,000	56%	1%	28.2%
Hoxbridge Insurance Company, Inc., A RRG	...	\$384,000	31%	2%	49.0%
HSB Specialty Insurance Company	Munich-American Holding Corp Companies	\$2,054,000	13%	8%	235.3%
Hudson Excess Insurance Company	Fairfax Financial (USA) Group	\$13,348,000	27%	2%	152.9%
Hudson Insurance Company	Fairfax Financial (USA) Group	\$9,580,000	20%	1%	35.9%
ICI Mutual Insurance Company, a RRG	...	\$222,000	-30%	<1%	72.4%
Illinois Union Insurance Company	Chubb INA Group	\$21,476,000	19%	2%	95.9%
Imperium Insurance Company	Skyward Specialty Insurance Group	\$3,690,000	114%	<1%	59.5%
Incline Americas Insurance Company	Incline Insurance Group	\$12,000	N/A	<1%	36.1%
Incline Casualty Company	Incline Insurance Group	\$21,192,000	-7%	5%	74.3%
Indemnity Insurance Co of North America	Chubb INA Group	\$25,323,000	-25%	1%	43.9%
Indemnity National Insurance Company	...	\$1,454,000	70%	1%	28.0%
Independence American Insurance Company	Independence Pet Insurance Group	\$16,948,000	181%	3%	56.7%
Independent Mutual Fire Insurance Co	...	\$23,000	0%	<1%	49.5%
Indian Harbor Insurance Company	XL America Companies	\$31,855,000	2%	2%	26.5%
HDI Global Select Insurance Company	HDI/Talanx US PC Group	\$552,000	N/A	5%	68.5%
Indigo Risk Retention Group Inc.	Concert Insurance Group	\$11,000	N/A	<1%	32.3%
Insurance Company of North America	Chubb INA Group	\$21,000	-90%	<1%	14.3%
Insurance Company of State of PA	American International Group	\$4,553,000	-16%	2%	-8.1%
Insurance Company of the South	Fortegra P&C Group	\$15,801,000	-7%	19%	23.0%
Insurance Company of the West	ICW Group	\$16,356,000	20%	1%	39.6%
Integon General Insurance Corporation	Allstate Insurance Group	\$279,083,000	27%	30%	73.4%
Integon Indemnity Corporation	Allstate Insurance Group	\$783,142,000	24%	49%	77.6%
Integon National Insurance Company	Allstate Insurance Group	\$71,929,000	-10%	3%	80.9%
Integon Preferred Insurance Company	Allstate Insurance Group	\$253,359,000	19%	43%	80.8%
International Fidelity Insurance Company	IAT Insurance Group	\$292,000	-3%	5%	-1.1%
Interstate Fire & Casualty Company	Allianz US PC Insurance Companies	\$3,281,000	-49%	2%	98.1%
Intrepid Casualty Company	W. R. Berkley Insurance Group	\$997,000	N/A	13%	57.0%
Intrepid Insurance Company	W. R. Berkley Insurance Group	\$4,761,000	-15%	4%	37.5%
Intrepid Specialty Insurance Company	W. R. Berkley Insurance Group	\$2,696,000	79%	5%	95.7%
Ironshore Indemnity Inc.	Liberty Mutual Insurance Companies	\$5,143,000	5%	2%	65.3%
Ironshore Specialty Insurance Co	Liberty Mutual Insurance Companies	\$32,268,000	30%	2%	50.6%
ISMIE Indemnity Company	ISMIE Mutual Group	\$44,000	16%	<1%	-5.5%
ISMIE Mutual Insurance Company	ISMIE Mutual Group	\$117,000	-3%	<1%	39.8%
James River Insurance Company	James River Group	\$10,265,000	3%	1%	49.2%
Jefferson Insurance Company	Allianz US PC Insurance Companies	\$62,486,000	2%	4%	27.5%
Jet Insurance Company	...	\$2,037,000	8%	12%	12.5%
Jewelers Mutual Insurance Company, SI	Jewelers Mutual Insurance Group	\$8,658,000	9%	2%	26.4%
JM Specialty Insurance Company	Jewelers Mutual Insurance Group	\$132,000	53%	3%	51.4%

Individual Insurer	Insurer Group (if any)	2024 North Carolina Premium (DPW)	2023 to 2024 DPW Change	North Carolina to U.S. DPW %	North Carolina Adj Loss Ratio
Kemper Independence Insurance Company	Kemper PC Companies	\$35,000	-100%	<1%	133.9%
Key Risk Insurance Company	W. R. Berkley Insurance Group	\$12,111,000	29%	4%	56.7%
Keystone National Insurance Company	Tuscarora Wayne Group	\$1,913,000	1%	5%	41.4%
Kinsale Insurance Company	...	\$26,281,000	18%	1%	29.1%
Knight Specialty Insurance Company	Knight Insurance Group	\$1,462,000	18%	<1%	71.3%
KnightBrook Insurance Company	Knight Insurance Group	\$1,373,000	-137400%	2%	358.7%
KW Specialty Insurance Company	...	\$262,000	-6%	<1%	44.6%
LAMMICO Risk Retention Group, Inc.	LAMMICO Group	\$14,000	75%	<1%	39.8%
Lancer Insurance Company	Core Specialty Insurance Group	\$4,483,000	1%	2%	39.5%
Landmark American Insurance Company	Berkshire Hathaway Insurance Group	\$31,472,000	-6%	2%	83.7%
Dellwood Specialty Insurance Company	...	\$93,000	N/A	<1%	78.5%
Lawyers Mutual Liability Ins Co of NC	...	\$18,653,000	-1%	100%	24.2%
Lemonade Insurance Company	Lemonade Insurance Group	\$5,985,000	65%	<1%	58.1%
Lexington Insurance Company	American International Group	\$43,495,000	4%	1%	115.4%
Lexington National Insurance Corporation	Revolutionary Insurance Group	\$2,054,000	43%	3%	0.3%
Lexon Insurance Company	Sompo Holdings US Group	\$1,317,000	6%	2%	7.8%
Liberty Insurance Corporation	Liberty Mutual Insurance Companies	\$17,361,000	-23%	<1%	63.1%
Liberty Insurance Underwriters, Inc.	Liberty Mutual Insurance Companies	\$148,820,000	6%	4%	74.7%
Liberty Mutual Fire Insurance Company	Liberty Mutual Insurance Companies	\$143,189,000	-6%	3%	72.2%
Liberty Mutual Insurance Company	Liberty Mutual Insurance Companies	\$51,878,000	5%	3%	58.3%
Liberty Surplus Insurance Corporation	Liberty Mutual Insurance Companies	\$13,341,000	-21%	1%	8.6%
LIO Insurance Company	LIO Insurance Group	\$379,000	58%	2%	82.6%
LIO Specialty Insurance Company	LIO Insurance Group	\$565,000	N/A	1%	39.1%
Lion Insurance Company	...	\$212,000	-23%	2%	-100.0%
Lititz Mutual Insurance Company	Lititz Group of Mutual Insurance Cos	\$35,444,000	20%	29%	60.2%
LM Insurance Corporation	Liberty Mutual Insurance Companies	\$155,374,000	-9%	13%	44.5%
Lone Star Alliance, Inc., RRG	Texas Medical Insurance Group	\$584,000	-24%	<1%	1.8%
LUBA Casualty Insurance Company	LUBA Insurance Companies	\$1,331,000	288%	1%	23.0%
LUBA Indemnity Insurance Company	LUBA Insurance Companies	\$119,000	105%	<1%	-1.4%
Lyndon Southern Insurance Company	Fortegra P&C Group	\$10,876,000	15%	2%	41.0%
MAG Mutual Insurance Company	MAG Mutual Companies	\$26,666,000	1%	7%	3.0%
Main Street America Assurance Company	American Family Insurance Group	\$5,945,000	-25%	3%	33.4%
Maine Employers' Mutual Insurance Co	MEMIC Group	\$252,000	68%	<1%	65.0%
Manufacturers Alliance Insurance Company	Old Republic Insurance Group	\$5,832,000	9%	2%	72.7%
Markel American Insurance Company	Markel Insurance Group	\$50,455,000	16%	4%	130.9%
Markel Insurance Company	Markel Insurance Group	\$24,241,000	22%	2%	61.6%
Massachusetts Bay Insurance Company	Hanover Ins Group Prop & Cas Cos	\$12,254,000	4%	2%	40.8%
Maxum Indemnity Company	Hartford Insurance Group	\$3,846,000	39%	1%	-5.2%
Medical Mutual Ins Co of North Carolina	Curi Insurance Group	\$47,192,000	-2%	27%	7.7%
Medical Protective Company	Berkshire Hathaway Insurance Group	\$12,440,000	24%	2%	16.4%
Medical Security Insurance Company	Curi Insurance Group	\$4,695,000	2%	14%	-24.3%
MedMal Direct Insurance Company	Integrus Group	\$441,000	-1%	2%	-45.6%
Medmarc Casualty Insurance Company	ProAssurance Group	\$48,000	-47%	<1%	35.1%
MEMIC Casualty Company	MEMIC Group	\$1,114,000	-6%	2%	49.1%
MEMIC Indemnity Company	MEMIC Group	\$3,245,000	69%	2%	59.2%
Mercer Insurance Company	United Fire & Casualty Group	\$2,913,000	67%	3%	-21.9%
Merchants Bonding Company (Mutual)	Merchants Bonding Co (Mutual) Group	\$1,245,000	33%	<1%	-92.7%
Merchants National Bonding, Inc.	Merchants Bonding Co (Mutual) Group	\$3,273,000	10%	3%	82.7%
Merchants National Insurance Company	Merchants Insurance Group	\$1,144,000	-14%	1%	-24.3%
Meridian Security Insurance Company	Liberty Mutual Insurance Companies	\$83,000	-58%	<1%	45.5%
Mesa Underwriters Specialty Insurance Co	Selective Insurance Group	\$11,527,000	27%	2%	38.1%
Metropolitan General Insurance Company	...	\$7,677,000	84%	2%	92.7%
MGIC Assurance Corporation	Mortgage Guaranty Group	\$3,000	-25%	6%	-99.9%
MGIC Indemnity Corporation	Mortgage Guaranty Group	\$2,000	0%	10%	82.0%
MIC Property and Casualty Insurance Corp	Ally Insurance Group	\$3,084,000	26%	<1%	88.0%
Mid-Century Insurance Company	Farmers Insurance Group	\$41,000	8%	<1%	-5.6%
Mid-Continent Casualty Company	Great American P & C Insurance Group	\$2,329,000	32%	2%	77.2%
Mid-Continent Excess and Surplus Ins Co	Great American P & C Insurance Group	\$365,000	40%	4%	0.0%
Middlesex Insurance Company	Sentry Insurance Group	\$16,227,000	19%	3%	72.9%
MidSouth Insurance Company	...	\$1,312,000	-6%	10%	17.1%
Midvale Indemnity Company	American Family Insurance Group	\$8,511,000	89%	1%	44.4%
Midwest Employers Casualty Company	W. R. Berkley Insurance Group	\$9,562,000	4%	2%	19.8%
Midwest Insurance Group, Inc., A RRG	...	\$6,000	N/A	<1%	0.0%
Millford Casualty Insurance Company	AmTrust Group	\$3,235,000	33%	3%	70.8%
Millers Capital Insurance Company	...	\$4,088,000	40%	3%	55.2%
Mitsui Sumitomo Insurance Co of America	MS&AD US Insurance Group	\$12,973,000	42%	3%	29.4%
Mitsui Sumitomo Insurance USA Inc.	MS&AD US Insurance Group	\$4,539,000	14%	2%	55.6%
Mobilias General Insurance Company	CSAA Insurance Group	\$883,000	48%	<1%	83.3%
Mobilias Insurance Company	CSAA Insurance Group	\$28,187,000	83%	24%	74.4%
Monroe Guaranty Insurance Company	FCCI Insurance Group	\$8,394,000	19%	3%	62.6%
Mortgage Guaranty Insurance Corporation	Mortgage Guaranty Group	\$36,314,000	-6%	3%	-2.1%
Motor Transport Mutual RRG, Inc.	...	\$360,000	5043%	1%	9.0%
Motorists Commercial Mutual Insurance Co	Encova Mutual Insurance Group	\$3,234,000	44%	<1%	40.8%
Motors Insurance Corporation	Ally Insurance Group	\$6,157,000	14%	2%	23.3%
Mount Vernon Fire Insurance Company	Berkshire Hathaway Insurance Group	\$3,921,000	19%	<1%	25.2%
Mount Vernon Specialty Insurance Company	Berkshire Hathaway Insurance Group	\$161,000	-51%	6%	72.9%
MS Transverse Insurance Company	MS&AD US Insurance Group	\$3,497,000	1598%	2%	116.4%
MS Transverse Specialty Insurance Co	MS&AD US Insurance Group	\$39,900,000	169%	2%	29.8%
MSIG Specialty Insurance USA Inc.	MS&AD US Insurance Group	\$3,699,000	188%	2%	40.4%
Mt. Hawley Insurance Company	RLI Group	\$8,799,000	77%	1%	53.4%
MTAW Insurance Company	Fairfax Financial (USA) Group	\$132,000	1550%	25%	5.9%
N. C. Grange Mutual Insurance Company	...	\$39,591,000	29%	100%	70.1%
NAMIC Insurance Company, Inc.	...	\$338,000	-10%	2%	47.2%
National American Insurance Company	...	\$331,000	104%	<1%	54.3%

Individual Insurer	Insurer Group (if any)	2024 North Carolina Premium (DPW)	2023 to 2024 DPW Change	North Carolina to U.S. DPW %	North Carolina Adj Loss Ratio
National Assisted Living RRG	...	\$1,273,000	-33%	19%	38.3%
National Builders Insurance Company	Builders Insurance Group	\$706,000	24%	2%	30.4%
National Casualty Company	Nationwide Property & Casualty Group	\$37,776,000	5%	2%	57.3%
National Catholic RRG, Inc.	...	\$168,000	56%	<1%	65.4%
National Fire & Marine Insurance Co	Berkshire Hathaway Insurance Group	\$65,583,000	-3%	2%	49.2%
National Fire and Indemnity Exchange	...	\$64,000	23%	1%	0.1%
National Fire Insurance Co of Hartford	CNA Insurance Companies	\$11,225,000	30%	2%	67.8%
National General Insurance Company	Allstate Insurance Group	\$4,001,000	523%	<1%	4.3%
National General Premier Insurance Co	Allstate Insurance Group	\$1,647,000	-5%	<1%	40.1%
National Guaranty Ins Co of Vermont	...	\$51,000	82%	<1%	0.0%
National Guardian RRG , Inc	...	\$528,000	-28%	2%	3.3%
National Indemnity Company	Berkshire Hathaway Insurance Group	\$11,349,000	36%	4%	35.5%
National Interstate Insurance Company	Great American P & C Insurance Group	\$13,616,000	-18%	2%	86.2%
National Liability & Fire Insurance Co	Berkshire Hathaway Insurance Group	\$18,329,000	22%	2%	65.3%
National Mortgage Insurance Corporation	National Mortgage Insurance Group	\$20,276,000	13%	3%	6.2%
National Specialty Insurance Company	Markel Insurance Group	\$4,787,000	70%	<1%	-100.0%
National Surety Corporation	Allianz US PC Insurance Companies	\$83,000	-88%	<1%	219.2%
National Trust Insurance Company	FCCI Insurance Group	\$3,539,000	-29%	3%	37.6%
National Union Fire Ins Co Pittsburgh PA	American International Group	\$186,013,000	11%	3%	68.7%
Nationwide Affinity Ins Co of America	Nationwide Property & Casualty Group	\$11,372,000	-38%	4%	20.4%
Nationwide Agribusiness Insurance Co	Nationwide Property & Casualty Group	\$9,396,000	-16%	<1%	32.7%
Nationwide Assurance Company	Nationwide Property & Casualty Group	\$14,788,000	-38%	5%	28.6%
Nationwide General Insurance Company	Nationwide Property & Casualty Group	\$272,012,000	4%	13%	53.1%
Nationwide Insurance Company of America	Nationwide Property & Casualty Group	\$142,097,000	-17%	7%	57.0%
Nationwide Insurance Company of Florida	Nationwide Property & Casualty Group	\$9,137,000	-54%	13%	18.7%
Nationwide Mutual Insurance Company	Nationwide Property & Casualty Group	\$255,440,000	-6%	7%	52.5%
Nationwide Property & Casualty Ins Co	Nationwide Property & Casualty Group	\$96,501,000	-44%	7%	53.7%
Natl Independent Truckers Ins Co, A RRG	...	\$64,000	482%	<1%	51.6%
NAU Country Insurance Company	QBE North America Insurance Group	\$88,760,000	-5%	2%	173.7%
Nautilus Insurance Company	W. R. Berkley Insurance Group	\$28,179,000	15%	2%	48.3%
Navigators Insurance Company	Hartford Insurance Group	\$20,803,000	2%	2%	35.8%
Navigators Specialty Insurance Company	Hartford Insurance Group	\$12,774,000	-6%	1%	105.6%
NCMIC Insurance Company	NCMIC Group	\$1,240,000	2%	2%	-15.7%
NCMIC Risk Retention Group, Inc.	NCMIC Group	\$1,000	N/A	<1%	1.6%
New Hampshire Insurance Company	American International Group	\$16,174,000	0%	3%	58.0%
New Home Warranty Insurance Co, A RRG	...	\$787,000	-4%	4%	16.0%
New York Marine and General Insurance Co	Coaction Specialty Insurance Group	\$6,346,000	26%	<1%	23.2%
Next Insurance US Company	...	\$11,817,000	34%	5%	61.1%
NGM Insurance Company	American Family Insurance Group	\$22,798,000	-9%	7%	110.7%
NLADA Mutual Insurance Company, a RRG	MLM Group	\$130,000	-1%	2%	67.5%
NORCAL Insurance Company	ProAssurance Group	\$434,000	-3%	<1%	-86.2%
NORCAL Specialty Insurance Company	ProAssurance Group	\$81,000	-26%	1%	16.2%
NorGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$6,452,000	-16%	2%	57.8%
Normandy Insurance Company, Inc.	...	\$2,474,000	101%	4%	72.1%
North Carolina Farm Bureau Mutual Ins Co	North Carolina Farm Bureau Ins Group	\$1,875,648,000	14%	100%	77.9%
North Light Specialty Insurance Company	Allstate Insurance Group	\$543,000	33%	<1%	-92.1%
North Pointe Insurance Company	QBE North America Insurance Group	\$2,107,000	-47%	2%	-25.1%
North River Insurance Company	Fairfax Financial (USA) Group	\$13,396,000	-25%	2%	18.9%
Northfield Insurance Company	Travelers Group	\$7,561,000	13%	2%	36.9%
Northland Insurance Company	Travelers Group	\$13,620,000	6%	3%	48.5%
NorthStone Insurance Company	Encova Mutual Insurance Group	\$6,927,000	13%	5%	35.6%
Northwest Farmers Mutual Insurance Co	...	\$6,778,000	65%	100%	57.0%
NOVA Casualty Company	Hanover Ins Group Prop & Cas Cos	\$4,243,000	-2%	2%	23.7%
Nuovo Indemnity RRG, Inc.	...	\$403,000	25%	9%	18.7%
Nutmeg Insurance Company	Hartford Insurance Group	\$8,432,000	30%	2%	54.8%
Oak River Insurance Company	Berkshire Hathaway Insurance Group	\$246,000	-36%	<1%	61.2%
OBI America Insurance Company	Intact US Insurance Group	\$10,000	25%	1%	4.0%
OBI National Insurance Company	Intact US Insurance Group	\$703,000	55%	2%	21.6%
Obsidian Insurance Company	Obsidian Insurance Group	\$1,185,000	280%	<1%	81.9%
Obsidian Pacific Insurance Company	Obsidian Insurance Group	\$356,000	657%	3%	31.5%
Obsidian Specialty Insurance Company	Obsidian Insurance Group	\$6,226,000	53%	2%	51.4%
Occidental Fire and Casualty Co of NC	IAT Insurance Group	\$27,960,000	37%	3%	50.0%
Ohio Casualty Insurance Company	Liberty Mutual Insurance Companies	\$25,715,000	1%	2%	119.2%
Ohio Farmers Insurance Company	Westfield Group	\$317,000	42%	<1%	37.7%
Ohio Indemnity Company	...	\$2,674,000	35%	<1%	46.0%
Ohio Security Insurance Company	Liberty Mutual Insurance Companies	\$53,315,000	-10%	2%	32.0%
Old Guard Insurance Company	Westfield Group	\$6,799,000	27%	3%	45.4%
Old Republic Insurance Company	Old Republic Insurance Group	\$72,015,000	8%	3%	95.3%
Old Republic Surety Company	Old Republic Insurance Group	\$3,464,000	40%	3%	29.7%
Old Republic Union Insurance Company	Old Republic Insurance Group	\$7,820,000	11%	1%	65.2%
Omaha National Insurance Company	Omaha National Group	\$486,000	69%	2%	64.1%
OMS National Insurance Company, RRG	National Group	\$1,666,000	8%	2%	85.1%
OOIDA Risk Retention Group, Inc.	...	\$403,000	-17%	2%	105.7%
Ophthalmic Mutual Insurance Co (A RRG)	...	\$1,324,000	11%	2%	14.9%
Orion180 Insurance Company	Orion180 Group	\$26,907,000	47%	13%	23.3%
Orion180 Select Insurance Company	Orion180 Group	\$3,057,000	N/A	6%	95.0%
Overdrive Risk Retention Group, LLC	...	\$99,000	-32%	3%	-14.9%
Owners Insurance Company	Auto-Owners Insurance Group	\$443,660,000	25%	13%	69.8%
Pacific Employers Insurance Company	Chubb INA Group	\$248,000	-52%	<1%	1000.0%
Pacific Indemnity Company	Chubb INA Group	\$2,868,000	15%	<1%	26.9%
Pacific Insurance Company, Limited	Hartford Insurance Group	\$3,106,000	19%	2%	27.8%
Palmetto Surety Corporation	...	\$5,220,000	4%	27%	22.2%
Palms Specialty Insurance Company, Inc.	...	\$3,384,000	317%	2%	50.0%
Palomar Excess and Surplus Insurance Co	Palomar Holdings US Group	\$6,033,000	-8%	<1%	17.4%

Individual Insurer	Insurer Group (if any)	2024 North Carolina Premium (DPW)	2023 to 2024 DPW Change	North Carolina to U.S. DPW %	North Carolina Adj Loss Ratio
Palomar Specialty Insurance Company	Palomar Holdings US Group	\$4,306,000	-16%	<1%	0.3%
Park National Insurance Company	AmTrust Group	\$16,000	-500%	<1%	1000.0%
PartnerRe America Insurance Company	PartnerRe U.S. Group	\$577,000	-68%	<1%	-38.6%
PCH Mutual Insurance Company Inc., A RRG	...	\$208,000	767%	2%	55.1%
Peak Property and Casualty Ins Corp	Sentry Insurance Group	\$118,199,000	16%	21%	80.7%
Peerless Insurance Company	Liberty Mutual Insurance Companies	\$15,000	50%	<1%	-100.0%
Peleus Insurance Company	BAMR US PC Group	\$1,327,000	-28%	1%	62.1%
Peninsula Insurance Company	Donegal Insurance Group	\$793,000	-67%	2%	56.5%
Penn Millers Insurance Company	Chubb INA Group	\$4,277,000	-12%	2%	15.0%
Penn National Security Insurance Company	Penn National Insurance Companies	\$31,219,000	10%	17%	81.8%
Penn-America Insurance Company	Global Indemnity Group	\$2,159,000	18%	2%	50.4%
Penn-Star Insurance Company	Global Indemnity Group	\$655,000	-7%	<1%	22.3%
Pennsylvania Insurance Company	AU Holding Company Group	\$1,106,000	141%	1%	47.9%
Pennsylvania Lumbermens Mutual Ins Co	...	\$22,722,000	13%	5%	27.0%
Pennsylvania Manufacturers' Assoc Ins Co	Old Republic Insurance Group	\$20,079,000	26%	3%	30.4%
Pennsylvania Manufacturers Indemnity Co	Old Republic Insurance Group	\$1,044,000	-16%	<1%	-8.6%
Pennsylvania National Mutual Cas Ins Co	Penn National Insurance Companies	\$166,853,000	11%	23%	87.0%
Permanent General Assurance Corp of Ohio	Sentry Insurance Group	\$28,076,000	2%	7%	71.1%
Pharmacists Mutual Insurance Company	Pharmacists Mutual Insurance Group	\$4,492,000	-15%	3%	30.7%
Philadelphia Indemnity Insurance Company	Tokio Marine US PC Group	\$87,657,000	13%	2%	53.2%
Phoenix Insurance Company	Travelers Group	\$68,554,000	-4%	4%	64.0%
Physicians Insurance RRG, Inc.	Physicians Insurance Mutual Group	\$372,000	-28%	<1%	114.5%
Pie Casualty Insurance Company	Pie Insurance Group	\$8,348,000	4616%	25%	52.2%
Piedmont Mutual Insurance Company	...	\$2,930,000	-1%	100%	38.0%
PinnaclePoint Insurance Company	Encova Mutual Insurance Group	\$9,454,000	12%	4%	22.9%
Plateau Casualty Insurance Company	...	\$2,757,000	26%	3%	18.1%
Platte River Insurance Company	Berkshire Hathaway Insurance Group	\$845,000	-4%	2%	0.4%
Plaza Insurance Company	Liberty Mutual Insurance Companies	\$1,095,000	-9%	8%	66.2%
PMI Mortgage Insurance Co.	PMI Mortgage Group	\$411,000	-28%	2%	-100.0%
Point Excess and Surplus Insurance Co	Sentry Insurance Group	\$350,000	N/A	3%	1.8%
Point Specialty Insurance Company	Sentry Insurance Group	\$185,000	N/A	3%	25.0%
PracticeProtection Insurance Co (a RRG)	PracticeProtection Group	\$8,000	-33%	<1%	-20.9%
Praetorian Insurance Company	QBE North America Insurance Group	\$17,073,000	-17%	3%	66.0%
Preferra Insurance Company RRG	...	\$749,000	4%	4%	2.0%
Preferred Contractors Ins Co RRG LLC	...	\$74,000	-49%	1%	33.3%
Preferred Employers Insurance Company	W. R. Berkley Insurance Group	\$24,000	N/A	<1%	-16.9%
Preferred Physicians Med RRG, Mut Ins Co	ProAssurance Group	\$619,000	2%	2%	-100.0%
Preferred Professional Insurance Company	Coverys Companies	\$211,000	270%	<1%	5.5%
Prescient National Insurance Company	LWCC Group	\$11,032,000	-12%	31%	39.2%
Prime Insurance Company	Prime Insurance Group	\$1,348,000	-4%	<1%	13.6%
Prime Property & Casualty Insurance Inc.	Prime Insurance Group	\$1,855,000	208%	1%	2.3%
Princeton Excess & Surplus Lines Ins Co	Munich-American Holding Corp Companies	\$11,462,000	-30%	1%	39.4%
Privilege Underwriters Reciprocal Exch	Tokio Marine US PC Group	\$62,061,000	20%	3%	89.4%
ProAssurance Indemnity Company, Inc.	ProAssurance Group	\$241,000	-9%	<1%	-100.0%
ProAssurance Insurance Co of America	ProAssurance Group	\$584,000	-1%	<1%	115.8%
ProAssurance Specialty Insurance Company	ProAssurance Group	\$2,502,000	0%	2%	1.6%
Producers Agriculture Insurance Company	Tokio Marine US PC Group	\$39,326,000	-23%	4%	83.6%
Professional Security Insurance Company	MAG Mutual Companies	\$19,066,000	-8%	10%	79.4%
Professional Solutions Ins Co	NCMIC Group	\$898,000	20%	1%	15.0%
Professional Transportation RRG, Inc.	...	\$6,000	-88%	<1%	29.7%
Progressive Premier Ins Co of Illinois	Progressive Insurance Group	\$728,813,000	34%	37%	61.5%
Progressive Southeastern Insurance Co	Progressive Insurance Group	\$778,995,000	11%	57%	60.6%
Progressive Universal Insurance Company	Progressive Insurance Group	\$10,122,000	-6%	<1%	55.2%
Property and Casualty Ins Co of Hartford	Hartford Insurance Group	\$15,355,000	65%	2%	31.2%
ProSelect Insurance Company	Coverys Companies	\$1,646,000	42%	<1%	79.3%
Protective Insurance Company	Progressive Insurance Group	\$10,904,000	-31%	2%	57.7%
Protective Property & Casualty Ins Co	...	\$796,000	7%	<1%	0.0%
PURE Specialty Exchange	Tokio Marine US PC Group	\$6,038,000	12%	6%	-11.7%
QBE Insurance Corporation	QBE North America Insurance Group	\$35,495,000	2%	2%	32.5%
QBE Specialty Insurance Company	QBE North America Insurance Group	\$26,372,000	-7%	3%	22.3%
R.V.I. America Insurance Company	...	\$281,000	101%	1%	0.0%
Radian Guaranty Inc.	Radian Group	\$27,816,000	4%	3%	3.6%
Recreation Risk Retention Group, Inc.	...	\$117,000	50%	6%	-2.4%
Redwood Fire and Casualty Insurance Co	Berkshire Hathaway Insurance Group	\$2,796,000	1%	<1%	97.5%
Regent Insurance Company	QBE North America Insurance Group	\$412,000	-24%	1%	80.5%
Republic Mortgage Insurance Company	Arch Insurance Group	\$229,000	-29%	2%	75.0%
Republic-Franklin Insurance Company	Utica National Insurance Group	\$24,559,000	36%	6%	54.9%
Republic-Vanguard Insurance Company	AmTrust Group	\$4,298,000	15%	1%	51.0%
Repwest Insurance Company	AMERCO Property and Casualty Ins Group	\$2,737,000	7%	3%	13.6%
Restoration Risk Retention Group, Inc.	...	\$783,000	12%	3%	5.9%
Richmond National Insurance Company	...	\$1,639,000	133%	<1%	51.9%
Risk Underwriters Group, LLC, A RRG	...	\$871,000	N/A	1%	52.9%
Riverport Insurance Company	W. R. Berkley Insurance Group	\$47,000	-54%	<1%	1000.0%
RLI Insurance Company	RLI Group	\$22,390,000	12%	2%	15.3%
Roche Surety and Casualty Company, Inc.	...	\$55,000	-19%	2%	0.0%
Rock Ridge Insurance Company	Clear Blue Insurance Group	\$1,320,000	149%	<1%	42.6%
Rockingham Specialty, Inc.	Rockingham Group	\$293,000	-65%	1%	58.8%
Rockwood Casualty Insurance Company	BAMR US PC Group	\$548,000	-6%	<1%	52.2%
RSUI Indemnity Company	Berkshire Hathaway Insurance Group	\$13,963,000	-6%	2%	254.8%
Rural Community Insurance Company	Zurich Insurance US PC Group	\$92,744,000	-8%	4%	121.8%
Rural Trust Insurance Company	...	\$1,583,000	40%	3%	64.8%
Safe Harbor Insurance Company	Ocean Harbor Insurance Companies	\$4,549,000	-23%	3%	22.4%
Safeco Insurance Company of America	Liberty Mutual Insurance Companies	\$93,881,000	49%	2%	61.3%
SafePort Insurance Company	GeoVera Nova U.S. Insurance Group	\$13,795,000	11%	7%	23.6%

Individual Insurer	Insurer Group (if any)	2024 North Carolina Premium (DPW)	2023 to 2024 DPW Change	North Carolina to U.S. DPW %	North Carolina Adj Loss Ratio
Safety First Insurance Company	Tokio Marine US PC Group	\$2,541,000	102%	6%	71.6%
Safety National Casualty Corporation	Tokio Marine US PC Group	\$37,076,000	5%	3%	5.8%
Safety Specialty Insurance Company	Tokio Marine US PC Group	\$1,513,000	-24%	3%	15.7%
Sagamore Insurance Company	Progressive Insurance Group	\$475,000	-66%	5%	174.1%
Samsung F & M Insurance Co, Ltd USB	...	\$1,163,000	21%	<1%	11.0%
Scottsdale Indemnity Company	Nationwide Property & Casualty Group	\$4,420,000	-12%	2%	-0.9%
Scottsdale Insurance Company	Nationwide Property & Casualty Group	\$54,166,000	29%	2%	36.9%
Scottsdale Surplus Lines Insurance Co	Nationwide Property & Casualty Group	\$54,000	-19%	<1%	63.6%
Securian Casualty Company	Securian Financial PC Group	\$9,764,000	5%	2%	22.2%
Security National Insurance Company	AmTrust Group	\$10,553,000	11%	2%	42.6%
Selective Insurance Co of South Carolina	Selective Insurance Group	\$38,950,000	16%	4%	134.9%
Selective Insurance Co of the Southeast	Selective Insurance Group	\$77,850,000	9%	7%	88.8%
Selective Insurance Company of America	Selective Insurance Group	\$82,354,000	4%	6%	73.6%
Seneca Insurance Company, Inc.	Fairfax Financial (USA) Group	\$6,482,000	31%	1%	27.5%
Seneca Specialty Insurance Company	Fairfax Financial (USA) Group	\$2,402,000	-1%	1%	-31.7%
Sentinel Insurance Company, Ltd.	Hartford Insurance Group	\$14,671,000	-14%	1%	71.2%
Sentrui Casualty Company	...	\$9,467,000	6%	4%	125.1%
Sentry Casualty Company	Sentry Insurance Group	\$3,814,000	-25%	2%	38.5%
Sentry Insurance Company	Sentry Insurance Group	\$19,177,000	42%	2%	37.7%
Sentry Select Insurance Company	Sentry Insurance Group	\$21,599,000	-12%	2%	52.2%
Sequoia Insurance Company	AmTrust Group	\$4,563,000	3%	2%	46.8%
Service American Indemnity Company	Service Insurance Group	\$2,404,000	31%	<1%	21.6%
Service Insurance Company, Inc.	...	\$3,000	-88%	<1%	21.5%
Service Lloyds Insurance Co, a Stock Co	Service Insurance Group	\$306,000	-7%	<1%	97.1%
SFM Mutual Insurance Company	SFM Companies	\$192,000	174%	<1%	6.3%
Shield Indemnity Incorporated	Universal Shield Insurance Group	\$175,000	1067%	<1%	37.7%
Sierra Specialty Insurance Company	AmTrust Group	\$1,049,000	297%	<1%	52.8%
Silver Oak Casualty, Inc.	AMERISAFE Insurance Group	\$4,122,000	51%	10%	25.2%
SiriusPoint America Insurance Company	SiriusPoint America Insurance Group	\$26,986,000	15%	5%	47.2%
SiriusPoint Specialty Insurance Corp	SiriusPoint America Insurance Group	\$3,462,000	255%	<1%	52.2%
Skyraider Risk Retention Group, Inc.	...	\$41,000	3%	4%	0.0%
Sompo America Fire & Marine Ins Co	Sompo Holdings US Group	\$1,289,000	10%	2%	64.2%
Sompo America Insurance Company	Sompo Holdings US Group	\$11,324,000	-4%	2%	103.0%
Southern General Insurance Company	...	\$8,309,000	-24%	20%	125.0%
Southern Insurance Company	AmTrust Group	\$1,138,000	-9%	2%	29.9%
Southern Insurance Company of Virginia	Donegal Insurance Group	\$9,344,000	-18%	6%	41.9%
Southern Mutual Church Insurance Company	...	\$13,054,000	10%	17%	37.1%
Southern States Insurance Exchange	...	\$5,021,000	8%	19%	54.6%
Southlake Specialty Insurance Company	Southlake Insurance Group	\$1,332,000	42%	<1%	81.0%
Southwest Marine and General Ins Co	Coaction Specialty Insurance Group	\$257,000	81%	<1%	196.1%
Southwind Risk Retention Group, Inc.	...	\$196,000	133%	<1%	43.3%
Specialty Builders Insurance Company	Builders Insurance Group	\$958,000	100%	2%	-0.5%
Spinnaker Insurance Company	Spinnaker Insurance Group	\$13,723,000	44%	2%	41.1%
Spinnaker Specialty Insurance Company	Spinnaker Insurance Group	\$4,575,000	-4%	2%	35.3%
Spirit Mountain Ins Co RRG, Inc.	...	\$172,000	12%	5%	10.1%
St. Paul Fire and Marine Insurance Co	Travelers Group	\$12,234,000	119%	4%	23.9%
St. Paul Guardian Insurance Company	Travelers Group	\$6,247,000	216%	4%	48.2%
St. Paul Mercury Insurance Company	Travelers Group	\$1,738,000	148%	3%	73.3%
St. Paul Surplus Lines Insurance Company	Travelers Group	\$1,523,000	141%	7%	21.0%
Standard Fire Insurance Company	Travelers Group	\$64,633,000	-8%	1%	64.4%
Standard Guaranty Insurance Company	Assurant P&C Group	\$36,705,000	17%	7%	30.9%
Star Insurance Company	AF Group	\$1,925,000	-32%	<1%	71.6%
Star Mutual Risk Retention Group, Inc.	...	\$230,000	34%	<1%	32.0%
StarNet Insurance Company	W. R. Berkley Insurance Group	\$12,077,000	12%	3%	48.4%
Starr Indemnity & Liability Company	Starr International Group	\$91,617,000	2%	2%	50.2%
Starr Specialty Insurance Company	Starr International Group	\$5,924,000	17%	3%	59.5%
Starr Surplus Lines Insurance Company	Starr International Group	\$57,561,000	8%	2%	73.0%
StarStone National Insurance Company	Core Specialty Insurance Group	\$11,162,000	59%	2%	53.8%
StarStone Specialty Insurance Company	Core Specialty Insurance Group	\$16,064,000	3%	1%	46.8%
State Auto Property & Casualty Ins Co	Liberty Mutual Insurance Companies	\$11,092,000	-56%	4%	79.4%
State Automobile Mutual Insurance Co	Liberty Mutual Insurance Companies	\$24,683,000	-15%	3%	97.5%
State Farm Fire and Casualty Company	State Farm Group	\$861,129,000	14%	3%	72.4%
State Farm Mutual Automobile Ins Co	State Farm Group	\$1,557,867,000	18%	2%	67.3%
State National Insurance Company, Inc.	Markel Insurance Group	\$11,597,000	-16%	<1%	125.1%
State Volunteer Mutual Insurance Company	...	\$32,000	60%	<1%	-20.7%
Steadfast Insurance Company	Zurich Insurance US PC Group	\$24,430,000	-7%	2%	40.3%
STICO Mutual Insurance Company, RRG	...	\$354,000	19%	5%	16.0%
Stillwater Insurance Company	Stillwater Insurance Group	\$13,000	-13%	<1%	0.0%
Stillwater Property and Casualty Ins Co	Stillwater Insurance Group	\$12,777,000	3%	7%	67.6%
Stonegate Insurance Company	Producers National Group	\$60,000	76%	<1%	0.0%
Stonewood Insurance Company	James River Group	\$26,394,000	-36%	90%	72.5%
Stonington Insurance Company	QBE North America Insurance Group	\$294,000	46%	1%	308.9%
Stratford Insurance Company	American International Group	\$1,552,000	-92%	<1%	38.7%
Summit Specialty Insurance Company	ReAlign Insurance Group	\$3,551,000	122%	2%	27.2%
SummitPoint Insurance Company	Encova Mutual Insurance Group	\$1,756,000	25%	3%	26.2%
SUNZ Insurance Company	...	\$2,926,000	-27%	2%	15.8%
Superior Specialty Insurance Company	Markel Insurance Group	\$782,000	330%	<1%	114.1%
SureChoice Underwriters Reciprocal Exch	Slaine Insurance Group	\$30,484,000	170%	3%	32.0%
SureTec Insurance Company	Markel Insurance Group	\$1,374,000	-11%	1%	89.7%
Sutton National Insurance Company	Sutton National Group	\$704,000	-62%	<1%	36.2%
Sutton Specialty Insurance Company	Sutton National Group	\$3,924,000	-48%	<1%	59.0%
Swiss Re Corporate Solutions America Ins	Swiss Reinsurance Group	\$38,778,000	9%	3%	71.7%
Swiss Re Corporate Solutions Capacity	Swiss Reinsurance Group	\$14,874,000	40%	2%	101.5%
Swiss Re Corporate Solutions Elite Ins	Swiss Reinsurance Group	\$18,096,000	-8%	2%	675.2%

Individual Insurer	Insurer Group (if any)	2024 North Carolina Premium (DPW)	2023 to 2024 DPW Change	North Carolina to U.S. DPW %	North Carolina Adj Loss Ratio
Swiss Re Corporate Solutions Premier Ins	Swiss Reinsurance Group	\$68,000	-39%	<1%	-54.3%
Synergy Comp Insurance Company	...	\$640,000	146%	2%	22.8%
T.H.E. Insurance Company	XL America Companies	\$399,000	-58%	1%	-43.9%
TDC National Assurance Company	The Doctors Company Insurance Group	\$1,331,000	-38%	2%	-80.2%
TDC Specialty Insurance Company	The Doctors Company Insurance Group	\$13,619,000	13%	6%	33.2%
Teachers Insurance Company	Horace Mann Insurance Group	\$16,248,000	3%	7%	68.9%
Technology Insurance Company, Inc.	AmTrust Group	\$20,254,000	-11%	1%	39.9%
Technology Transportation Mutual RRG	...	\$546,000	691%	4%	48.1%
Terra Insurance Company (A RRG)	...	\$126,000	125%	1%	29.4%
Terrafirma RRG LLC	...	\$123,000	3%	6%	20.5%
Texas Insurance Company	AU Holding Company Group	\$10,890,000	29%	1%	38.5%
The Gray Casualty & Surety Company	...	\$4,189,000	39%	7%	-4.7%
The Gray Insurance Company	The Gray Insurance Group	\$675,000	11%	<1%	-7.8%
The Hanover American Insurance Company	Hanover Ins Group Prop & Cas Cos	\$16,175,000	-14%	5%	26.4%
The Hanover Insurance Company	Hanover Ins Group Prop & Cas Cos	\$49,607,000	11%	2%	44.3%
The Members Insurance Company	Auto Club Group	\$76,542,000	8%	100%	75.5%
The Pie Insurance Company	Pie Insurance Group	\$5,665,000	111%	2%	76.6%
Third Coast Insurance Company	AF Group	\$2,594,000	89%	<1%	48.6%
Titan Insurance Company, Inc., A RRG	Titan Insurance Group	\$265,000	17%	<1%	0.0%
Title Industry Assurance Company, RRG	...	\$87,000	89%	2%	18.7%
TNUS Insurance Company	Tokio Marine US PC Group	\$13,000	63%	<1%	-100.0%
Tokio Marine America Insurance Company	Tokio Marine US PC Group	\$12,039,000	8%	2%	24.7%
Tokio Marine Specialty Insurance Company	Tokio Marine US PC Group	\$5,218,000	4%	1%	88.4%
Tower Hill Prime Insurance Company	Tower Hill Group	\$8,436,000	0%	4%	67.5%
Toyota Motor Insurance Company	...	\$1,093,000	19%	<1%	66.7%
Trans Pacific Insurance Company	Tokio Marine US PC Group	\$298,000	-40%	1%	124.3%
Transamerica Casualty Insurance Company	...	\$5,000	-17%	1%	9.4%
TRANSGUARD INSURANCE COMPANY OF AMERICA	IAT Insurance Group	\$5,413,000	-6%	3%	64.8%
Transportation Insurance Company	CNA Insurance Companies	\$8,308,000	55%	2%	72.0%
TravCo Insurance Company	Travelers Group	\$102,000	N/A	<1%	7.2%
Travelers Casualty and Surety Co of Amer	Travelers Group	\$113,665,000	16%	3%	20.7%
Travelers Casualty and Surety Company	Travelers Group	\$7,165,000	-27%	1%	105.2%
Travelers Casualty Co of Connecticut	Travelers Group	\$561,000	N/A	<1%	14.1%
Travelers Casualty Ins Co of America	Travelers Group	\$30,275,000	2%	2%	30.4%
Travelers Commercial Casualty Company	Travelers Group	\$157,000	N/A	<1%	56.6%
Travelers Excess and Surplus Lines Co	Travelers Group	\$24,874,000	-13%	2%	29.8%
Travelers Home and Marine Ins Co	Travelers Group	\$96,280,000	13%	6%	49.1%
Travelers Indemnity Co of America	Travelers Group	\$51,462,000	5%	4%	31.7%
Travelers Indemnity Co of Connecticut	Travelers Group	\$45,088,000	5%	2%	38.6%
Travelers Indemnity Company	Travelers Group	\$89,985,000	15%	3%	16.3%
Travelers Personal Insurance Company	Travelers Group	\$118,650,000	21%	2%	56.5%
Travelers Personal Security Insurance Co	Travelers Group	\$5,481,000	-8%	2%	50.2%
Travelers Property Casualty Co of Amer	Travelers Group	\$185,710,000	17%	2%	27.8%
Travelers Specialty Insurance Company	Travelers Group	\$23,000	0%	<1%	35.1%
Tri-State Insurance Company of Minnesota	W. R. Berkley Insurance Group	\$12,488,000	10%	4%	62.6%
Trisura Insurance Company	Trisura US Insurance Group	\$5,702,000	122%	2%	34.5%
Trisura Specialty Insurance Company	Trisura US Insurance Group	\$7,457,000	-62%	<1%	62.0%
Triton Insurance Company	...	\$3,815,000	6%	3%	22.2%
Triumpher Casualty Company	Great American P & C Insurance Group	\$1,234,000	-70%	2%	-5.9%
Truck Insurance Exchange	Farmers Insurance Group	\$2,762,000	-22%	<1%	240.8%
Trumbull Insurance Company	Hartford Insurance Group	\$15,598,000	22%	1%	50.2%
Twin City Fire Insurance Company	Hartford Insurance Group	\$40,738,000	-11%	2%	33.9%
TypTap Insurance Company	HCI Insurance Group	\$8,715,000	-16%	2%	39.5%
U.S. Specialty Insurance Company	Tokio Marine US PC Group	\$31,808,000	23%	4%	11.4%
U.S. Underwriters Insurance Company	Berkshire Hathaway Insurance Group	\$5,000	-29%	<1%	4.6%
Union Insurance Company	W. R. Berkley Insurance Group	\$5,343,000	-7%	1%	97.0%
Union Insurance Company of Providence	EMC Insurance	\$4,260,000	-19%	7%	58.2%
United Casualty and Surety Insurance Co	...	\$318,000	-47%	1%	19.6%
United Casualty Insurance Co of America	Kemper PC Companies	\$237,000	-9%	2%	18.6%
United Educators Ins, a Reciprocal RRG	...	\$5,237,000	4%	1%	-0.6%
United Financial Casualty Company	Progressive Insurance Group	\$27,084,000	80%	<1%	60.5%
United Fire & Casualty Company	United Fire & Casualty Group	\$753,000	-13%	<1%	109.9%
United Guaranty Residential Ins Co of NC	Arch Insurance Group	\$12,000	1100%	<1%	0.0%
United Guaranty Residential Insurance Co	Arch Insurance Group	\$4,543,000	-16%	5%	-8.9%
United National Insurance Company	Global Indemnity Group	\$397,000	-38%	<1%	25.5%
United Services Automobile Association	USAA Group	\$506,884,000	8%	4%	70.4%
United Specialty Insurance Company	Markel Insurance Group	\$22,331,000	136%	2%	93.1%
United States Fidelity and Guaranty Co	Travelers Group	\$9,000	-10%	7%	312.7%
United States Fire Insurance Company	Fairfax Financial (USA) Group	\$52,488,000	11%	2%	61.7%
United States Liability Insurance Co	Berkshire Hathaway Insurance Group	\$40,620,000	9%	5%	30.2%
United States Surety Company	Tokio Marine US PC Group	\$1,337,000	65%	12%	100.3%
United Wisconsin Insurance Company	AF Group	\$12,861,000	34%	7%	46.6%
Unitrin Auto and Home Insurance Company	Kemper PC Companies	\$45,000	-100%	<1%	63.2%
Unitrin Safeguard Insurance Company	Kemper PC Companies	\$7,000	-100%	<1%	75.1%
Universal Fire & Casualty Insurance Co	Universal Shield Insurance Group	\$557,000	-9%	<1%	34.3%
Universal Insurance Company (NC)	Auto Club Group	\$14,113,000	-14%	28%	50.0%
Universal North America Insurance Co	One Alliance Insurance Group	\$34,549,000	41%	15%	37.1%
Universal Property & Casualty Ins Co	Universal Insurance Holdings Group	\$86,630,000	24%	4%	93.1%
Universal Underwriters Insurance Company	Zurich Insurance US PC Group	\$14,271,000	4%	2%	61.0%
Upland Specialty Insurance Company	...	\$5,338,000	94%	1%	43.7%
USAA Casualty Insurance Company	USAA Group	\$402,075,000	12%	4%	74.3%
USAA General Indemnity Company	USAA Group	\$281,509,000	15%	4%	73.1%
USPlate Glass Insurance Company	...	\$1,000	0%	<1%	0.0%
Utica Mutual Insurance Company	Utica National Insurance Group	\$19,033,000	15%	5%	47.5%

Individual Insurer	Insurer Group (if any)	2024 North Carolina Premium (DPW)	2023 to 2024 DPW Change	North Carolina to U.S. DPW %	North Carolina Adj Loss Ratio
Utica National Assurance Company	Utica National Insurance Group	\$9,245,000	36%	6%	33.9%
Valley Forge Insurance Company	CNA Insurance Companies	\$8,455,000	1%	1%	35.3%
Vanliner Insurance Company	Great American P & C Insurance Group	\$7,650,000	-35%	3%	5.0%
Vantage Risk Assurance Company	Vantage US Group	\$3,067,000	272%	3%	46.4%
Vantage Risk Specialty Insurance Company	Vantage US Group	\$8,169,000	80%	1%	40.7%
Vantapro Specialty Insurance Company	Fairfax Financial (USA) Group	\$864,000	-3%	<1%	23.2%
Vault E&S Insurance Company	Vault Insurance Group	\$1,769,000	11%	1%	435.5%
Vault Reciprocal Exchange	Vault Insurance Group	\$505,000	-33%	<1%	41.9%
Velocity Specialty Insurance Company	...	\$2,206,000	187%	1%	149.1%
Verlan Fire Insurance Company	Hanover Ins Group Prop & Cas Cos	\$6,570,000	11%	4%	38.0%
Victor Insurance Exchange	...	\$1,672,000	290%	1%	3.4%
Vigilant Insurance Company	Chubb INA Group	\$15,103,000	-2%	3%	56.4%
Virginia Surety Company, Inc.	Assurant P&C Group	\$15,631,000	-9%	1%	70.8%
Voyager Indemnity Insurance Company	Assurant P&C Group	\$2,102,000	64%	1%	144.9%
Waypoint Mutual	Waypoint Mutual Group	\$29,000	12%	<1%	0.0%
WCF National Insurance Company	WCF Insurance Group	\$358,000	-40%	<1%	6.3%
WCF Select Insurance Company	WCF Insurance Group	\$236,000	159%	<1%	168.9%
Wellfleet Insurance Company	Berkshire Hathaway Insurance Group	\$5,223,000	-1%	2%	51.7%
Wellfleet New York Insurance Company	Berkshire Hathaway Insurance Group	\$5,303,000	37%	2%	81.2%
Wesco Insurance Company	AmTrust Group	\$44,254,000	5%	2%	66.4%
West American Insurance Company	Liberty Mutual Insurance Companies	\$2,851,000	-23%	<1%	-8.1%
West Bend Insurance Company	West Bend Insurance Group	\$74,903,000	5%	3%	55.7%
Westchester Fire Insurance Company	Chubb INA Group	\$12,762,000	0%	2%	-11.2%
Westchester Surplus Lines Insurance Co	Chubb INA Group	\$43,753,000	0%	2%	37.3%
Western Pacific Mutual Ins Co, A RRG	...	\$236,000	2%	4%	-27.7%
Western Surety Company	CNA Insurance Companies	\$12,309,000	4%	2%	14.4%
Western World Insurance Company	American International Group	\$7,736,000	-2%	1%	30.6%
Westfield Champion Insurance Company	Westfield Group	\$1,836,000	16%	3%	26.7%
Westfield Insurance Company	Westfield Group	\$31,506,000	9%	3%	35.2%
Westfield National Insurance Company	Westfield Group	\$5,918,000	5%	2%	50.1%
Westfield Premier Insurance Company	Westfield Group	\$1,286,000	64%	3%	17.9%
Westfield Select Insurance Company	Westfield Group	\$461,000	343%	1%	67.3%
Westfield Specialty Insurance Company	Westfield Group	\$15,224,000	34%	3%	102.7%
Westfield Superior Insurance Company	Westfield Group	\$2,485,000	75%	3%	27.5%
Westfield Touchstone Insurance Company	Westfield Group	\$725,000	9%	2%	27.1%
Westminster American Insurance Company	...	\$12,905,000	9%	17%	23.9%
Wilson Mutual Insurance Company	Encova Mutual Insurance Group	\$56,000	N/A	<1%	0.0%
Windsor-Mount Joy Mutual Insurance Co	...	\$3,497,000	5%	4%	105.7%
Woodlands Risk Retention Group, Inc.	...	\$58,000	100%	4%	25.3%
Work First Casualty Company	...	\$860,000	-14%	3%	61.9%
Wright National Flood Insurance Company	...	\$9,091,000	15%	<1%	375.4%
XL Insurance America, Inc.	XL America Companies	\$51,034,000	18%	3%	78.8%
XL Specialty Insurance Company	XL America Companies	\$70,828,000	13%	3%	44.5%
YRIG Risk Retention Group, Inc.	...	\$138,000	1%	3%	9.4%
Zenith Insurance Company	Fairfax Financial (USA) Group	\$1,277,000	-10%	<1%	-29.7%
ZNAT Insurance Company	Fairfax Financial (USA) Group	\$4,369,000	0%	4%	32.9%
Zurich American Insurance Co of Illinois	Zurich Insurance US PC Group	\$1,844,000	-41%	<1%	-54.7%

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Appendix #5: 2024 North Carolina Fastest Growing Insurers

This *Appendix #5: 2024 North Carolina Fastest Growing Insurers*, presents the fastest-growing insurers in North Carolina from 2023 to 2024, ranked by Direct Premium Written (DPW) change, for the four Line of Business groupings previously introduced in the *North Carolina All Lines of Business Total Premium Comparisons* section of this *Summary*. Each of the four Lines of Business groupings are covered in four separate tables in this appendix.

The four Lines of Business groupings are:

- **Total (All Lines of Business Combined)** includes premiums for all 32 P&C Lines of Business.
- **Personal Lines** includes All Private Passenger Auto, and Homeowners Multi-Peril.
- **Commercial Lines** includes All Commercial Auto, Commercial Multi-Peril, Other Liability (Claims-Made), Other Liability (Occurrence), Products Liability, and Workers' Compensation.
- **Ag-Farm Lines** include Farmowners Multi-Peril, Multi-Peril Crop, and Private Crop.

For each of the 4 Lines of Business groupings above, Tables 14-17 that follow expand upon and provide deeper insight into the market trends and shifts previously shown in Figures 9–12, in the *North Carolina 5-Year Penetration Rate Trends* section of this *Summary*.

For the 25 insurers with the most premium growth Tables 14-17 include:

- The Individual Insurer's name
- The insurer's Group affiliation
- North Carolina Direct Premium Written (DPW) Change from 2023 to 2024
- Percentage DPW Change from 2023 to 2024
- The Largest Line of Business in North Carolina
- The Marketing Type reported by the insurer

For more information about a particular insurer, check with your **Independent Insurance Agents of North Carolina** staff.

North Carolina Top 25 Fastest Growing Insurers: Total (All Lines)

Rank	North Carolina Individual Insurer	Group	North Carolina Direct Written Premium (DPW) Change	2023 to 2024 DPW Change Percent	North Carolina Largest Line of Business	Listed Marketing Type
1	State Farm Mutual Automobile Ins Co	State Farm Group	+ \$238,720,000	+ 18%	All Private Passenger Auto	Exclusive/Captive Agent
2	North Carolina Farm Bureau Mutual Ins Co	North Carolina Farm Bureau Ins Group	+ \$228,009,000	+ 14%	All Private Passenger Auto	Exclusive/Captive Agent
3	Progressive Premier Ins Co of Illinois	Progressive Insurance Group	+ \$184,687,000	+ 34%	All Private Passenger Auto	Direct Response
4	Integon Indemnity Corporation	Allstate Insurance Group	+ \$149,811,000	+ 24%	All Private Passenger Auto	Independent Agency
5	Erie Insurance Company	Erie Insurance Group	+ \$124,267,000	+ 33%	Homeowners Mult Peril	Independent Agency
6	GEICO Indemnity Company	Berkshire Hathaway Insurance Group	+ \$118,651,000	+ 30%	All Private Passenger Auto	Direct Response
7	State Farm Fire and Casualty Company	State Farm Group	+ \$103,486,000	+ 14%	Homeowners Mult Peril	Exclusive/Captive Agent
8	Owners Insurance Company	Auto-Owners Insurance Group	+ \$88,291,000	+ 25%	Homeowners Mult Peril	Independent Agency
9	Progressive Southeastern Insurance Co	Progressive Insurance Group	+ \$77,675,000	+ 11%	All Private Passenger Auto	Independent Agency
10	Allstate Vehicle and Property Ins Co	Allstate Insurance Group	+ \$69,816,000	+ 50%	Homeowners Mult Peril	Independent Agency
11	Integon General Insurance Corporation	Allstate Insurance Group	+ \$59,115,000	+ 27%	All Private Passenger Auto	Independent Agency
12	Erie Insurance Exchange	Erie Insurance Group	+ \$50,442,000	+ 10%	All Private Passenger Auto	Independent Agency
13	Auto-Owners Insurance Company	Auto-Owners Insurance Group	+ \$48,331,000	+ 18%	All Private Passenger Auto	Independent Agency
14	Cincinnati Insurance Company	The Cincinnati Insurance Companies	+ \$45,032,000	+ 15%	Commercial Multiple Peril (Total)	Independent Agency
15	Allstate Property and Casualty Ins Co	Allstate Insurance Group	+ \$44,824,000	+ 9%	All Private Passenger Auto	Exclusive/Captive Agent
16	USAA Casualty Insurance Company	USAA Group	+ \$43,882,000	+ 12%	All Private Passenger Auto	Direct Response
17	Integon Preferred Insurance Company	Allstate Insurance Group	+ \$40,847,000	+ 19%	All Private Passenger Auto	Independent Agency
18	United Services Automobile Association	USAA Group	+ \$38,649,000	+ 8%	All Private Passenger Auto	Direct Response
19	USAA General Indemnity Company	USAA Group	+ \$37,288,000	+ 15%	All Private Passenger Auto	Direct Response
20	Homesite Insurance Co of the Midwest	American Family Insurance Group	+ \$35,882,000	+ 40%	Homeowners Mult Peril	Direct Response
21	Zurich American Insurance Company	Zurich Insurance US PC Group	+ \$31,685,000	+ 15%	All Commercial Auto	Independent Agency
22	Safeco Insurance Company of America	Liberty Mutual Insurance Companies	+ \$30,998,000	+ 49%	Homeowners Mult Peril	Independent Agency
23	Travelers Property Casualty Co of Amer	Travelers Group	+ \$27,232,000	+ 17%	Other Liab (Occurrence)	Independent Agency
24	MS Transverse Specialty Insurance Co	MS&AD US Insurance Group	+ \$25,052,000	+ 169%	Allied Lines	Managing General Agent
25	Builders Mutual Insurance Company	Builders Mutual Insurance Group	+ \$24,642,000	+ 16%	Workers' Compensation	Independent Agency

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North Carolina Top 25 Fastest Growing Insurers: Commercial Lines

Ran k	North Carolina Individual Insurer	Group	North Carolina Direct Written Premium (DPW) Change	2023 to 2024 DPW Change Percent	North Carolina Largest Line of Business	Listed Marketing Type
1	Erie Insurance Company	Erie Insurance Group	+ \$43,688,000	+ 56%	Homeowners Mult Peril	Independent Agency
2	Builders Mutual Insurance Company	Builders Mutual Insurance Group	+ \$23,054,000	+ 15%	Workers' Compensation	Independent Agency
3	Travelers Property Casualty Co of Amer	Travelers Group	+ \$23,020,000	+ 19%	Other Liab (Occurrence)	Independent Agency
4	Integon Indemnity Corporation	Allstate Insurance Group	+ \$20,733,000	+ 23%	All Private Passenger Auto	Independent Agency
5	Federated Mutual Insurance Company	Federated Mutual Group	+ \$20,438,000	+ 40%	Other Liab (Occurrence)	Exclusive/Captive Agent
6	Cincinnati Insurance Company	The Cincinnati Insurance Companies	+ \$19,510,000	+ 12%	Commercial Multiple Peril (Total)	Independent Agency
7	Owners Insurance Company	Auto-Owners Insurance Group	+ \$19,024,000	+ 13%	Homeowners Mult Peril	Independent Agency
8	National Union Fire Ins Co Pittsburgh PA	American International Group	+ \$17,909,000	+ 17%	All Commercial Auto	Broker
9	United Specialty Insurance Company	Markel Insurance Group	+ \$13,087,000	+ 149%	Commercial Multiple Peril (Total)	Managing General Agent
10	Auto-Owners Insurance Company	Auto-Owners Insurance Group	+ \$13,071,000	+ 12%	All Private Passenger Auto	Independent Agency
11	Mobilitas Insurance Company	CSAA Insurance Group	+ \$12,777,000	+ 83%	All Commercial Auto	Independent Agency, Direct Response
12	United Financial Casualty Company	Progressive Insurance Group	+ \$12,037,000	+ 80%	All Commercial Auto	Independent Agency, Direct Response
13	Everest Indemnity Insurance Company	Everest Re U.S. Group	+ \$11,856,000	+ 55%	Other Liab (Claims-made)	Independent Agency
14	Ascot Insurance Company	Ascot Insurance U.S. Group	+ \$11,772,000	+ 313%	Workers' Compensation	Broker
15	ACE American Insurance Company	Chubb INA Group	+ \$11,489,000	+ 12%	Other Liab (Occurrence)	Independent Agency
16	Frankenmuth Insurance Company	Frankenmuth Insurance Group	+ \$11,436,000	+ 23%	All Commercial Auto	Independent Agency
17	Scottsdale Insurance Company	Nationwide Property & Casualty Group	+ \$10,416,000	+ 31%	Other Liab (Claims-made)	Independent Agency
18	Progressive Southeastern Insurance Co	Progressive Insurance Group	+ \$10,188,000	+ 4%	All Private Passenger Auto	Independent Agency
19	Travelers Indemnity Company	Travelers Group	+ \$9,560,000	+ 28%	Allied Lines	Independent Agency
20	MS Transverse Specialty Insurance Co	MS&AD US Insurance Group	+ \$9,138,000	+ 411%	Allied Lines	Managing General Agent
21	Fireman's Fund Indemnity Corporation	Allianz US PC Insurance Companies	+ \$8,924,000	+ 372%	Other Liab (Occurrence)	Independent Agency
22	XL Specialty Insurance Company	XL America Companies	+ \$8,889,000	+ 20%	Other Liab (Claims-made)	Independent Agency
23	Zurich American Insurance Company	Zurich Insurance US PC Group	+ \$8,711,000	+ 6%	All Commercial Auto	Independent Agency
24	Federal Insurance Company	Chubb INA Group	+ \$8,306,000	+ 9%	Commercial Multiple Peril (Total)	Independent Agency
25	North Carolina Farm Bureau Mutual Ins Co	North Carolina Farm Bureau Ins Group	+ \$8,267,000	+ 6%	All Private Passenger Auto	Exclusive/Captive Agent

Table 15 | Source: © A.M. Best Company — used by permission

North Carolina Top 25 Fastest Growing Insurers: Personal Lines

Rank	North Carolina Individual Insurer	Group	North Carolina Direct Written Premium (DPW) Change	2023 to 2024 DPW Change Percent	North Carolina Largest Line of Business	Listed Marketing Type
1	State Farm Mutual Automobile Ins Co	State Farm Group	+ \$234,117,000	+ 19%	All Private Passenger Auto	Exclusive/Captive Agent
2	North Carolina Farm Bureau Mutual Ins Co	North Carolina Farm Bureau Ins Group	+ \$211,148,000	+ 15%	All Private Passenger Auto	Exclusive/Captive Agent
3	Progressive Premier Ins Co of Illinois	Progressive Insurance Group	+ \$183,705,000	+ 34%	All Private Passenger Auto	Direct Response
4	Integon Indemnity Corporation	Allstate Insurance Group	+ \$129,235,000	+ 24%	All Private Passenger Auto	Independent Agency
5	GEICO Indemnity Company	Berkshire Hathaway Insurance Group	+ \$118,585,000	+ 30%	All Private Passenger Auto	Direct Response
6	State Farm Fire and Casualty Company	State Farm Group	+ \$96,687,000	+ 15%	Homeowners Mult Peril	Exclusive/Captive Agent
7	Erie Insurance Company	Erie Insurance Group	+ \$80,580,000	+ 27%	Homeowners Mult Peril	Independent Agency
8	Progressive Southeastern Insurance Co	Progressive Insurance Group	+ \$69,820,000	+ 16%	All Private Passenger Auto	Independent Agency
9	Allstate Vehicle and Property Ins Co	Allstate Insurance Group	+ \$69,777,000	+ 50%	Homeowners Mult Peril	Independent Agency
10	Owners Insurance Company	Auto-Owners Insurance Group	+ \$68,175,000	+ 34%	Homeowners Mult Peril	Independent Agency
11	Integon General Insurance Corporation	Allstate Insurance Group	+ \$54,146,000	+ 27%	All Private Passenger Auto	Independent Agency
12	Erie Insurance Exchange	Erie Insurance Group	+ \$48,679,000	+ 16%	All Private Passenger Auto	Independent Agency
13	Allstate Property and Casualty Ins Co	Allstate Insurance Group	+ \$44,824,000	+ 9%	All Private Passenger Auto	Exclusive/Captive Agent
14	USAA Casualty Insurance Company	USAA Group	+ \$40,888,000	+ 12%	All Private Passenger Auto	Direct Response
15	Integon Preferred Insurance Company	Allstate Insurance Group	+ \$40,799,000	+ 19%	All Private Passenger Auto	Independent Agency
16	Homesite Insurance Co of the Midwest	American Family Insurance Group	+ \$35,882,000	+ 40%	Homeowners Mult Peril	Direct Response
17	United Services Automobile Association	USAA Group	+ \$34,978,000	+ 8%	All Private Passenger Auto	Direct Response
18	USAA General Indemnity Company	USAA Group	+ \$34,742,000	+ 15%	All Private Passenger Auto	Direct Response
19	Safeco Insurance Company of America	Liberty Mutual Insurance Companies	+ \$26,579,000	+ 48%	Homeowners Mult Peril	Independent Agency
20	Auto-Owners Insurance Company	Auto-Owners Insurance Group	+ \$25,692,000	+ 22%	All Private Passenger Auto	Independent Agency
21	Travelers Personal Insurance Company	Travelers Group	+ \$20,535,000	+ 21%	Homeowners Mult Peril	Independent Agency
22	Garrison Property and Casualty Ins Co	USAA Group	+ \$20,335,000	+ 15%	All Private Passenger Auto	Direct Response
23	American States Insurance Company	Liberty Mutual Insurance Companies	+ \$17,432,000	+ 31%	All Private Passenger Auto	Independent Agency
24	Universal Property & Casualty Ins Co	Universal Insurance Holdings Group	+ \$16,516,000	+ 24%	Homeowners Mult Peril	Managing General Agent
25	Cincinnati Insurance Company	The Cincinnati Insurance Companies	+ \$16,291,000	+ 20%	Commercial Multiple Peril (Total)	Independent Agency

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North Carolina Top 25 Fastest Growing Insurers: Ag-Farm						
Rank	North Carolina Individual Insurer	Group	North Carolina Direct Written Premium (DPW) Change	2023 to 2024 DPW Change Percent	North Carolina Largest Line of Business	Listed Marketing Type
1	Great American Insurance Company	Great American P & C Insurance Group	+ \$16,452,000	+ 228%	Mult Peril Crop	Independent Agency
2	Farmers Mutual Hail Insurance Co of Iowa	FMH Insurance Group	+ \$3,515,000	+ 106%	Mult Peril Crop	Independent Agency
3	ACE Property and Casualty Insurance Co	Chubb INA Group	+ \$2,962,000	+ 5%	Mult Peril Crop	Independent Agency
4	North Carolina Farm Bureau Mutual Ins Co	North Carolina Farm Bureau Ins Group	+ \$2,864,000	+ 8%	All Private Passenger Auto	Exclusive/Captive Agent
5	Westfield Insurance Company	Westfield Group	+ \$1,104,000	+ 17%	Commercial Multiple Peril (Total)	Independent Agency
6	American Select Insurance Company	Westfield Group	+ \$555,000	+ 62%	Commercial Multiple Peril (Total)	Independent Agency
7	Everett Cash Mutual Insurance Company	ECM Group	+ \$473,000	+ 4%	Farmowners Mult Peril	Independent Agency
8	Philadelphia Indemnity Insurance Company	Tokio Marine US PC Group	+ \$345,000	+ 157%	Commercial Multiple Peril (Total)	Broker, Independent Agency
9	Glencar Insurance Company	HDI/Talanx US PC Group	+ \$249,000	N/A	Inland Marine	Broker
10	N. C. Grange Mutual Insurance Company	...	+ \$158,000	+ 6%	Homeowners Mult Peril	Not Available
11	Midvale Indemnity Company	American Family Insurance Group	+ \$150,000	+ 246%	Other Liab (Claims-made)	Other
12	Accelerant Specialty Insurance Company	Accelerant US Holdings Group	+ \$138,000	+ 445%	Other Liab (Occurrence)	Managing General Agent
13	Travelers Property Casualty Co of Amer	Travelers Group	+ \$138,000	+ 86%	Other Liab (Occurrence)	Independent Agency
14	Carolina Farmers Mutual Insurance Co	...	+ \$127,000	+ 13%	Homeowners Mult Peril	Not Available
15	Westfield National Insurance Company	Westfield Group	+ \$124,000	+ 12%	Commercial Multiple Peril (Total)	Independent Agency
16	Northwest Farmers Mutual Insurance Co	...	+ \$114,000	+ 19%	Homeowners Mult Peril	Independent Agency
17	Phoenix Insurance Company	Travelers Group	+ \$101,000	+ 22%	Homeowners Mult Peril	Independent Agency
18	State Automobile Mutual Insurance Co	Liberty Mutual Insurance Companies	+ \$98,000	+ 7%	All Commercial Auto	Independent Agency
19	Travelers Indemnity Company	Travelers Group	+ \$92,000	+ 68%	Allied Lines	Independent Agency
20	Lititz Mutual Insurance Company	Lititz Group of Mutual Insurance Cos	+ \$75,000	+ 9%	Homeowners Mult Peril	Independent Agency
21	American Agri-Business Insurance Company	Sompo Holdings US Group	+ \$73,000	+ 0%	Mult Peril Crop	Other Agency
22	Ohio Security Insurance Company	Liberty Mutual Insurance Companies	+ \$64,000	+ 10%	Commercial Multiple Peril (Total)	Independent Agency
23	Travelers Indemnity Co of Connecticut	Travelers Group	+ \$57,000	+ 32%	Commercial Multiple Peril (Total)	Independent Agency
24	U.S. Specialty Insurance Company	Tokio Marine US PC Group	+ \$54,000	+ 4%	Other Liab (Claims-made)	Managing General Agent, Independent Agency
25	Alamance Farmers' Mutual Insurance Co	...	+ \$39,000	+ 7%	Homeowners Mult Peril	Not Available

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P&C Marketplace Summary provided by Real Insurance Solutions Consulting

This *2025 North Carolina Annual P&C Marketplace Summary* has provided the reader with both visual and numeric presentations of the 2020 through 2024 North Carolina 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:

- Quarterly state-specific *Marketplace Summaries* are made available during the calendar year, as the data reported by P&C insurers becomes available.
- Individual P&C Insurer Snapshots are available as requested, based on the same data provided in the annual and quarterly summaries, with in-depth data and information provided both on a national, and state-specific basis.
- Annual state-specific *Storm Event Summaries* are made available upon request, based on data reported by the National Oceanic and Atmospheric Administration (NOAA) via its agency the National Center for Environmental Information (NCEI).

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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