

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)
FOR THE YEAR ENDED DECEMBER 31, 2016

Rank	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %	Cumulative Market Share %
1	18988	Auto Owners Ins Co	Property and Casualty	MI	22,079,657	22,685,378	5,644,292	5,865,540	7.6%	7.6%
2	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	18,444,200	18,661,382	7,560,539	7,821,310	6.4%	14.0%
3	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	18,274,300	13,957,347	4,350,386	2,282,906	6.3%	20.3%
4	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	12,366,490	11,745,021	6,665,247	7,064,719	4.3%	24.6%
5	19380	American Home Assur Co	Property and Casualty	NY	12,235,832	6,017,986	12,303	363,555	4.2%	28.9%
6	21482	Factory Mut Ins Co	Property and Casualty	RI	12,120,356	12,407,822	1,859,635	2,816,401	4.2%	33.0%
7	25941	United Serv Automobile Assn	Reciprocal	TX	9,297,307	9,667,461	4,501,741	4,674,753	3.2%	36.3%
8	42986	Standard Guar Ins Co	Property and Casualty	DE	9,026,476	9,094,843	2,156,081	1,661,252	3.1%	39.4%
9	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	7,103,828	7,796,028	5,787,043	12,097,316	2.5%	41.8%
10	14974	Pennsylvania Lumbermens Mut Ins	Property and Casualty	PA	6,987,228	6,258,453	3,315,492	4,066,226	2.4%	44.3%
11	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	6,215,380	6,331,440	3,393,417	3,683,941	2.2%	46.4%
12	16535	Zurich Amer Ins Co	Property and Casualty	NY	6,209,848	6,157,660	20,346,368	-17,198,737	2.1%	48.6%
13	24554	XL Ins Amer Inc	Property and Casualty	DE	5,847,213	4,680,262	0	1,911,641	2.0%	50.6%
14	25658	Travelers Ind Co	Property and Casualty	CT	5,260,843	5,342,109	1,116,063	1,945,725	1.8%	52.4%
15	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	5,142,384	5,266,463	2,314,093	1,643,743	1.8%	54.2%
16	10677	Cincinnati Ins Co	Property and Casualty	OH	4,865,155	4,679,385	2,060,996	856,069	1.7%	55.9%
17	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	4,393,052	4,605,429	900,033	-820,720	1.5%	57.4%
18	13604	Starr Surplus Lines Ins Co	Authorized Surplus Lines Writer	IL	4,310,224	1,565,161	473,006	1,890,640	1.5%	58.9%
19	10014	Affiliated Fm Ins Co	Property and Casualty	RI	4,210,746	3,952,486	218,517	363,611	1.5%	60.3%
20	19429	Insurance Co Of The State Of PA	Property and Casualty	IL	4,044,665	3,991,776	55,191	83,788	1.4%	61.7%
21	20559	General Security Ind Co of AZ	Authorized Surplus Lines Writer	AZ	3,825,593	2,740,169	236,501	1,075,689	1.3%	63.1%
22	38652	American Modern Select Ins Co	Property and Casualty	OH	3,813,360	3,812,360	507,550	636,927	1.3%	64.4%
23	35300	Allianz Global Risks US Ins Co	Property and Casualty	IL	3,659,444	3,664,802	-263,350	-282,224	1.3%	65.6%
24	26247	American Guar & Liab Ins	Property and Casualty	NY	3,621,202	3,326,654	904,743	1,404,229	1.3%	66.9%
25	32441	Penn Natl Security Ins Co	Property and Casualty	PA	3,565,046	3,420,908	2,454,775	1,848,971	1.2%	68.1%
		ALL OTHERS			92,143,126	94,014,636	30,579,927	33,368,851	31.9%	100.0%
		TOTAL			289,062,955	275,843,421	107,150,589	81,126,122	100.0%	

NORTH CAROLINA DEPARTMENT OF INSURANCE
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FOR THE YEAR ENDED DECEMBER 31, 2016

Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2016	01. Fire	31325	Acadia Ins Co	Property and Casualty	NH	79	84	0	1	0.0%
2016	01. Fire	20010	Acceptance Ind Ins Co	Authorized Surplus Lines Writer	NE	3,835	14,761	0	1,485	0.0%
2016	01. Fire	22667	Ace Amer Ins Co	Property and Casualty	PA	34,082	35,133	7,782	17,187	0.0%
2016	01. Fire	20702	Ace Fire Underwriters Ins Co	Property and Casualty	PA	0	0	0	2	0.0%
2016	01. Fire	20699	Ace Prop & Cas Ins Co	Property and Casualty	PA	0	0	0	2	0.0%
2016	01. Fire	24856	Admiral Ins Co	Authorized Surplus Lines Writer	DE	212,902	206,645	0	-1,374	0.1%
2016	01. Fire	33898	Aegis Security Ins Co	Property and Casualty	PA	8,039	6,692	0	0	0.0%
2016	01. Fire	10014	Affiliated Fm Ins Co	Property and Casualty	RI	4,210,746	3,952,486	218,517	363,611	1.5%
2016	01. Fire	19402	AIG Prop Cas Co	Property and Casualty	PA	0	0	0	38,156	0.0%
2016	01. Fire	12833	AIX Specialty Ins Co	Authorized Surplus Lines Writer	DE	124,102	100,359	0	69,224	0.0%
2016	01. Fire	13190	Alamance Farmers Mut Ins Co	Property and Casualty	NC	280,698	293,663	74,637	67,119	0.1%
2016	01. Fire	20222	All Amer Ins Co	Property and Casualty	OH	1,634	1,345	0	-773	0.0%
2016	01. Fire	35300	Allianz Global Risks US Ins Co	Property and Casualty	IL	3,659,444	3,664,802	-263,350	-282,224	1.3%
2016	01. Fire	36420	Allianz Underwriters Ins Co	Authorized Surplus Lines Writer	IL	21,746	14,723	0	0	0.0%
2016	01. Fire	42579	Allied Prop & Cas Ins Co	Property and Casualty	IA	124,248	111,073	140,626	229,981	0.0%
2016	01. Fire	19489	Allied World Assur Co US Inc	Authorized Surplus Lines Writer	DE	181,732	175,050	0	17,188	0.1%
2016	01. Fire	22730	Allied World Ins Co	Property and Casualty	NH	109	66,687	0	-3,073	0.0%
2016	01. Fire	10690	Allied World Natl Assur Co	Property and Casualty	NH	-7,220	41,166	0	15,709	0.0%
2016	01. Fire	16624	Allied World Specialty Ins Co	Property and Casualty	DE	1,209	16,795	0	-6,008	0.0%
2016	01. Fire	19232	Allstate Ins Co	Property and Casualty	IL	-16,505	-16,269	3,086	4,102	0.0%
2016	01. Fire	21296	Alterra Amer Ins Co	Property and Casualty	DE	0	0	0	662	0.0%
2016	01. Fire	19100	Amco Ins Co	Property and Casualty	IA	50,412	62,008	315,814	333,604	0.0%
2016	01. Fire	19720	American Alt Ins Corp	Property and Casualty	DE	629	616	0	-9,652	0.0%
2016	01. Fire	21849	American Automobile Ins Co	Property and Casualty	MO	0	0	0	-70,305	0.0%
2016	01. Fire	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	30,053	15,109	0	-372	0.0%
2016	01. Fire	20427	American Cas Co Of Reading PA	Property and Casualty	PA	31,223	32,646	0	15,358	0.0%
2016	01. Fire	19690	American Economy Ins Co	Property and Casualty	IN	7,714	11,679	0	-3,569	0.0%
2016	01. Fire	35351	American Empire Surplus Lines Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	-67	0.0%
2016	01. Fire	23450	American Family Home Ins Co	Property and Casualty	FL	468,441	472,578	500	8,467	0.2%
2016	01. Fire	24066	American Fire & Cas Co	Property and Casualty	NH	3,348	3,696	0	-91	0.0%
2016	01. Fire	26247	American Guar & Liab Ins	Property and Casualty	NY	3,621,202	3,326,654	904,743	1,404,229	1.3%
2016	01. Fire	19380	American Home Assur Co	Property and Casualty	NY	12,235,832	6,017,986	12,303	363,555	4.2%
2016	01. Fire	21857	American Ins Co	Property and Casualty	OH	0	992	0	21,236	0.0%
2016	01. Fire	23469	American Modern Home Ins Co	Property and Casualty	OH	2,358,185	3,756,058	1,770,431	2,248,386	0.8%
2016	01. Fire	38652	American Modern Select Ins Co	Property and Casualty	OH	3,813,360	3,812,360	507,550	636,927	1.3%
2016	01. Fire	12489	American Modern Surplus Lines Ins Co	Authorized Surplus Lines Writer	OH	322,801	333,283	97,629	98,977	0.1%
2016	01. Fire	19615	American Reliable Ins Co	Property and Casualty	AZ	590,645	575,158	303,809	328,122	0.2%
2016	01. Fire	42978	American Security Ins Co	Property and Casualty	DE	-37,449	-37,449	0	-201	0.0%
2016	01. Fire	41998	American Southern Home Ins Co	Property and Casualty	FL	0	0	0	-697	0.0%
2016	01. Fire	19704	American States Ins Co	Property and Casualty	IN	10,547	10,679	0	192	0.0%

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Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2016	01. Fire	10872	American Strategic Ins Corp	Property and Casualty	FL	1,132,416	1,068,930	379,807	410,642	0.4%
2016	01. Fire	35912	American Western Home Ins Co	Authorized Surplus Lines Writer	OK	-170,687	-170,687	0	-24,839	-0.1%
2016	01. Fire	40142	American Zurich Ins Co	Property and Casualty	IL	4,471	4,420	0	1,070	0.0%
2016	01. Fire	19488	Amerisure Ins Co	Property and Casualty	MI	6,476	7,827	5,421	4,999	0.0%
2016	01. Fire	23396	Amerisure Mut Ins Co	Property and Casualty	MI	3,843	3,497	0	437	0.0%
2016	01. Fire	19976	Amica Mut Ins Co	Property and Casualty	RI	703,589	692,202	120,851	197,874	0.2%
2016	01. Fire	15954	AmTrust Ins Co of KS Inc	Property and Casualty	KS	1,573	1,659	0	38	0.0%
2016	01. Fire	10984	Ansur Amer Ins	Property and Casualty	MI	640	554	0	70	0.0%
2016	01. Fire	10316	Appalachian Ins Co	Authorized Surplus Lines Writer	RI	56,057	55,940	0	0	0.0%
2016	01. Fire	11150	Arch Ins Co	Property and Casualty	MO	50,495	53,167	0	-122,361	0.0%
2016	01. Fire	21199	Arch Specialty Ins Co	Authorized Surplus Lines Writer	MO	1,112,033	1,181,853	110,092	451,005	0.4%
2016	01. Fire	41459	Armed Forces Ins Exch	Reciprocal	KS	119,147	124,220	34,261	37,489	0.0%
2016	01. Fire	24678	Arrowood Ind Co	Property and Casualty	DE	0	0	-288	-288	0.0%
2016	01. Fire	43460	Aspen Amer Ins Co	Property and Casualty	TX	0	0	0	-12,984	0.0%
2016	01. Fire	10717	Aspen Specialty Ins Co	Authorized Surplus Lines Writer	ND	978,259	935,722	188,777	278,438	0.3%
2016	01. Fire	21865	Associated Ind Corp	Property and Casualty	CA	0	0	0	7,354	0.0%
2016	01. Fire	35629	Association Cas Ins Co	Property and Casualty	TX	0	0	0	-6	0.0%
2016	01. Fire	29033	Atain Ins Co	Property and Casualty	TX	-708	-194	0	0	0.0%
2016	01. Fire	17159	Atain Specialty Ins Co	Authorized Surplus Lines Writer	MI	65,966	79,154	4,566	42,700	0.0%
2016	01. Fire	27154	Atlantic Specialty Ins Co	Property and Casualty	NY	84,646	75,678	0	7,730	0.0%
2016	01. Fire	18988	Auto Owners Ins Co	Property and Casualty	MI	22,079,657	22,685,378	5,644,292	5,865,540	7.6%
2016	01. Fire	19062	Automobile Ins Co Of Hartford CT	Property and Casualty	CT	865,460	922,138	425,309	465,799	0.3%
2016	01. Fire	33022	AXA Ins Co	Property and Casualty	NY	1,047,783	1,143,424	67,477	91,456	0.4%
2016	01. Fire	37273	Axis Ins Co	Property and Casualty	IL	1,246,478	1,310,395	36,135	727,944	0.4%
2016	01. Fire	20370	AXIS Reins Co	Property and Casualty	NY	20,697	17,144	0	-2,042	0.0%
2016	01. Fire	15610	AXIS Specialty Ins Co	Property and Casualty	CT	0	0	0	10	0.0%
2016	01. Fire	26620	AXIS Surplus Ins Co	Authorized Surplus Lines Writer	IL	1,025,936	1,008,388	493,374	-268,675	0.4%
2016	01. Fire	24813	Balboa Ins Co	Property and Casualty	CA	-935	-935	86,875	87,549	0.0%
2016	01. Fire	18279	Bankers Standard Ins Co	Property and Casualty	PA	27,846	13,914	0	5,718	0.0%
2016	01. Fire	39462	Berkley Assur Co	Authorized Surplus Lines Writer	IA	0	0	0	-31	0.0%
2016	01. Fire	38911	Berkley Natl Ins Co	Property and Casualty	IA	1,547	1,304	0	35	0.0%
2016	01. Fire	29580	Berkley Regional Ins Co	Property and Casualty	DE	7,313	6,639	0	0	0.0%
2016	01. Fire	31295	Berkley Regional Specialty Ins Co	Authorized Surplus Lines Writer	DE	853	281	0	91	0.0%
2016	01. Fire	20095	BITCO Gen Ins Corp	Property and Casualty	IL	701	855	0	0	0.0%
2016	01. Fire	10844	Builders Mut Ins Co	Property and Casualty	NC	905	1,275	1,133	1,185	0.0%
2016	01. Fire	13036	Builders Premier Ins Co	Property and Casualty	NC	172	169	0	0	0.0%
2016	01. Fire	23620	Burlington Ins Co	Authorized Surplus Lines Writer	IL	2,599	257	0	63	0.0%
2016	01. Fire	12961	Canopus US Ins	Authorized Surplus Lines Writer	DE	186,820	234,128	80,630	85,893	0.1%
2016	01. Fire	10328	Capitol Specialty Ins Corp	Authorized Surplus Lines Writer	WI	14,163	17,749	0	-2,795	0.0%
2016	01. Fire	10720	Carolina Farmers Mut Ins Co	Property and Casualty	NC	128,839	134,248	86,260	85,861	0.0%

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2016	01. Fire	24503	Catlin Ind Co	Property and Casualty	DE	0	0	0	-10	0.0%
2016	01. Fire	15989	Catlin Specialty Ins Co	Authorized Surplus Lines Writer	DE	11,564	11,029	0	834	0.0%
2016	01. Fire	14009	Central Farmers MIC	County Farm Mutual	NC	532,409	530,060	180,230	187,036	0.2%
2016	01. Fire	20230	Central Mut Ins Co	Property and Casualty	OH	734,511	720,370	135,037	131,053	0.3%
2016	01. Fire	13725	Century Mut Ins Co	Property and Casualty	NC	356,469	368,187	255,272	255,272	0.1%
2016	01. Fire	36951	Century Surety Co	Authorized Surplus Lines Writer	OH	0	0	0	-440	0.0%
2016	01. Fire	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	233,437	229,062	0	-89,552	0.1%
2016	01. Fire	22810	Chicago Ins Co	Property and Casualty	IL	0	0	0	602	0.0%
2016	01. Fire	38989	Chubb Custom Ins Co	Authorized Surplus Lines Writer	NJ	1,352,000	1,436,456	436,629	424,377	0.5%
2016	01. Fire	10052	Chubb Natl Ins Co	Property and Casualty	IN	0	0	0	-5,333	0.0%
2016	01. Fire	28665	Cincinnati Cas Co	Property and Casualty	OH	133,845	134,205	0	0	0.0%
2016	01. Fire	10677	Cincinnati Ins Co	Property and Casualty	OH	4,865,155	4,679,385	2,060,996	856,069	1.7%
2016	01. Fire	31534	Citizens Ins Co Of Amer	Property and Casualty	MI	0	0	0	-14	0.0%
2016	01. Fire	39993	Colony Ins Co	Authorized Surplus Lines Writer	VA	195,880	160,460	23,169	28,655	0.1%
2016	01. Fire	31127	Columbia Cas Co	Authorized Surplus Lines Writer	IL	185,668	199,962	12,000	15,587	0.1%
2016	01. Fire	20443	Continental Cas Co	Property and Casualty	IL	1,463,270	1,328,631	289,584	1,160,403	0.5%
2016	01. Fire	35289	Continental Ins Co	Property and Casualty	PA	9,093	9,212	0	-25,950	0.0%
2016	01. Fire	10804	Continental Western Ins Co	Property and Casualty	IA	2,385	4,491	0	-48	0.0%
2016	01. Fire	10499	Corepointe Ins Co	Property and Casualty	MI	-2,172	49,703	0	-4,000	0.0%
2016	01. Fire	13027	Covington Specialty Ins Co	Authorized Surplus Lines Writer	NH	64,645	75,420	0	-254	0.0%
2016	01. Fire	44520	Crum & Forster Specialty Ins Co	Authorized Surplus Lines Writer	DE	20,741	17,051	0	5,559	0.0%
2016	01. Fire	14017	Davidson County MFIC	County Farm Mutual	NC	421,645	416,910	212,481	212,481	0.1%
2016	01. Fire	42587	Depositors Ins Co	Property and Casualty	IA	12,926	9,298	193,963	199,639	0.0%
2016	01. Fire	42048	Diamond State Ins Co	Property and Casualty	IN	57,175	62,075	0	15,826	0.0%
2016	01. Fire	36463	Discover Prop & Cas Ins Co	Property and Casualty	CT	0	0	0	57,187	0.0%
2016	01. Fire	10213	Discover Specialty Ins Co	Authorized Surplus Lines Writer	CT	0	0	0	640	0.0%
2016	01. Fire	13692	Donegal Mut Ins Co	Property and Casualty	PA	4,886	3,189	0	0	0.0%
2016	01. Fire	33499	Dorinco Reins Co	Property and Casualty	MI	95,937	98,491	0	0	0.0%
2016	01. Fire	14018	Edgecombe Farmers MFIC	County Farm Mutual	NC	1,175,028	1,193,661	35,751	372,605	0.4%
2016	01. Fire	21261	Electric Ins Co	Property and Casualty	MA	17,358	16,224	0	0	0.0%
2016	01. Fire	25186	Emc Prop & Cas Ins Co	Property and Casualty	IA	112,525	111,273	2,302	2,238	0.0%
2016	01. Fire	21407	Emcasco Ins Co	Property and Casualty	IA	544,118	493,567	749,545	1,551,338	0.2%
2016	01. Fire	21326	Empire Fire & Marine Ins Co	Property and Casualty	NE	403	566	0	24	0.0%
2016	01. Fire	21334	Empire Ind Ins Co	Authorized Surplus Lines Writer	OK	681,416	769,194	145,408	147,120	0.2%
2016	01. Fire	21458	Employers Ins of Wausau	Property and Casualty	WI	28,664	56,139	14,752	22,768	0.0%
2016	01. Fire	21415	Employers Mut Cas Co	Property and Casualty	IA	794,349	816,257	1,014,236	-114,927	0.3%
2016	01. Fire	15130	Encompass Ind Co	Property and Casualty	IL	25,931	106,285	35,125	37,330	0.0%
2016	01. Fire	41718	Endurance Amer Specialty Ins Co	Authorized Surplus Lines Writer	DE	468,429	314,856	0	150,042	0.2%
2016	01. Fire	26271	Erie Ins Exch	Reciprocal	PA	1,848,187	1,978,432	1,577,567	1,817,652	0.6%
2016	01. Fire	35378	Evanston Ins Co	Authorized Surplus Lines Writer	IL	1,550,498	1,626,455	209,240	128,872	0.5%

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2016	01. Fire	10851	Everest Ind Ins Co	Authorized Surplus Lines Writer	DE	423,911	386,853	71,808	85,844	0.1%
2016	01. Fire	10120	Everest Natl Ins Co	Property and Casualty	DE	0	0	0	-1	0.0%
2016	01. Fire	26921	Everest Reins Co	Property and Casualty	DE	0	0	0	-10	0.0%
2016	01. Fire	17043	Everett Cash Mut Ins Co	Property and Casualty	PA	11,207	10,620	0	-2,213	0.0%
2016	01. Fire	11045	Excelsior Ins Co	Property and Casualty	NH	2,947	3,134	0	0	0.0%
2016	01. Fire	21482	Factory Mut Ins Co	Property and Casualty	RI	12,120,356	12,407,822	1,859,635	2,816,401	4.2%
2016	01. Fire	14019	Farmers MFIC of Cleveland	County Farm Mutual	NC	212,583	212,843	105,222	98,572	0.1%
2016	01. Fire	13975	Farmers MIC of Granville	County Farm Mutual	NC	425,992	441,593	52,895	62,622	0.1%
2016	01. Fire	10178	FCCI Ins Co	Property and Casualty	FL	838,296	732,122	90,222	98,462	0.3%
2016	01. Fire	20281	Federal Ins Co	Property and Casualty	IN	181,076	192,256	1,520	-8,976	0.1%
2016	01. Fire	13935	Federated Mut Ins Co	Property and Casualty	MN	1,626,710	1,604,902	143,400	926,814	0.6%
2016	01. Fire	11118	Federated Rural Electric Ins Exch	Property and Casualty	KS	612,913	620,846	212,910	261,923	0.2%
2016	01. Fire	28304	Federated Serv Ins Co	Property and Casualty	MN	207,438	173,986	0	-9,446	0.1%
2016	01. Fire	25879	Fidelity & Guar Ins Underwriters Inc	Property and Casualty	WI	0	0	0	-1	0.0%
2016	01. Fire	21873	Firemans Fund Ins Co	Property and Casualty	CA	-4,895	83,230	2,282	432,556	0.0%
2016	01. Fire	39640	Firemans Fund Ins Co Of OH	Authorized Surplus Lines Writer	OH	0	0	0	-74	0.0%
2016	01. Fire	21784	Firemens Ins Co Of Washington DC	Property and Casualty	DE	11,510	13,749	0	-117	0.0%
2016	01. Fire	37710	First Amer Prop & Cas Ins Co	Property and Casualty	CA	5,810	25,833	0	0	0.0%
2016	01. Fire	43877	First Mut Ins Co	Property and Casualty	NC	91,421	104,596	20,287	21,368	0.0%
2016	01. Fire	24724	First Natl Ins Co Of Amer	Property and Casualty	NH	6,526	7,681	0	-128	0.0%
2016	01. Fire	34916	First Specialty Ins Corp	Authorized Surplus Lines Writer	MO	622,152	635,169	150,696	107,288	0.2%
2016	01. Fire	13978	Florists Mut Ins Co	Property and Casualty	IL	104,722	61,564	0	246	0.0%
2016	01. Fire	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	12,366,490	11,745,021	6,665,247	7,064,719	4.3%
2016	01. Fire	13986	Frankenmuth Mut Ins Co	Property and Casualty	MI	8,881	7,327	0	-1,856	0.0%
2016	01. Fire	21253	Garrison Prop & Cas Ins Co	Property and Casualty	TX	509,646	495,235	19,551	252,761	0.2%
2016	01. Fire	10833	Gemini Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	-76	0.0%
2016	01. Fire	24414	General Cas Co Of WI	Property and Casualty	WI	253,788	169,929	0	25,511	0.1%
2016	01. Fire	24732	General Ins Co Of Amer	Property and Casualty	NH	17,717	16,624	0	-380	0.0%
2016	01. Fire	20559	General Security Ind Co of AZ	Authorized Surplus Lines Writer	AZ	3,825,593	2,740,169	236,501	1,075,689	1.3%
2016	01. Fire	37362	General Star Ind Co	Authorized Surplus Lines Writer	DE	246,313	303,900	125,615	120,617	0.1%
2016	01. Fire	11258	Georgia Cas & Surety Co	Property and Casualty	GA	0	0	0	-16	0.0%
2016	01. Fire	25569	Gotham Ins Co	Authorized Surplus Lines Writer	NY	65,005	64,818	0	-1,595	0.0%
2016	01. Fire	22098	Grain Dealers Mut Ins Co	Property and Casualty	IN	22,089	17,876	0	0	0.0%
2016	01. Fire	23809	Granite State Ins Co	Property and Casualty	IL	40,677	45,361	0	-203	0.0%
2016	01. Fire	25984	Graphic Arts Mut Ins Co	Property and Casualty	NY	8,816	8,690	0	19	0.0%
2016	01. Fire	26344	Great Amer Assur Co	Property and Casualty	OH	12,613	20,422	0	3,789	0.0%
2016	01. Fire	37532	Great Amer E&S Ins Co	Authorized Surplus Lines Writer	DE	218	222	0	-140	0.0%
2016	01. Fire	16691	Great Amer Ins Co	Property and Casualty	OH	630	606	0	35	0.0%
2016	01. Fire	22136	Great Amer Ins Co of NY	Property and Casualty	NY	144,783	229,136	0	62	0.1%
2016	01. Fire	25224	Great Divide Ins Co	Property and Casualty	ND	4,235	23,585	0	-2,098	0.0%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)
FOR THE YEAR ENDED DECEMBER 31, 2016

Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2016	01. Fire	15032	Guideone Mut Ins Co	Property and Casualty	IA	2,516	2,220	0	-483	0.0%
2016	01. Fire	14167	GuideOne Natl Ins Co	Authorized Surplus Lines Writer	IA	19,560	22,280	49,807	26,557	0.0%
2016	01. Fire	14559	Guideone Specialty Mut Ins Co	Property and Casualty	IA	206,406	168,447	9,613	4,603	0.1%
2016	01. Fire	10956	Guilford Ins Co	Authorized Surplus Lines Writer	IL	59,769	143,276	0	0	0.0%
2016	01. Fire	44377	Halifax Mut Ins Co	Property and Casualty	NC	690,134	687,462	380,025	395,775	0.2%
2016	01. Fire	26808	Hallmark Specialty Ins Co	Authorized Surplus Lines Writer	OK	133,019	70,580	0	32,467	0.0%
2016	01. Fire	14125	Hamilton Mut Ins Co	Property and Casualty	IA	91,388	89,377	40,618	6,860	0.0%
2016	01. Fire	13551	Hamilton Specialty Ins Co	Authorized Surplus Lines Writer	DE	62,784	43,192	0	12,240	0.0%
2016	01. Fire	36064	Hanover Amer Ins Co	Property and Casualty	NH	126,227	99,455	0	-2,905	0.0%
2016	01. Fire	22292	Hanover Ins Co	Property and Casualty	NH	216,284	205,536	132,267	270,196	0.1%
2016	01. Fire	26433	Harco Natl Ins Co	Property and Casualty	IL	71,803	47,260	531,725	133,456	0.0%
2016	01. Fire	14141	Harford Mut Ins Co	Property and Casualty	MD	34,979	37,883	0	667	0.0%
2016	01. Fire	23582	Harleysville Ins Co	Property and Casualty	PA	31,715	38,110	0	2,494	0.0%
2016	01. Fire	35696	Harleysville Preferred Ins Co	Property and Casualty	PA	9,977	16,855	0	-540	0.0%
2016	01. Fire	26182	Harleysville Worcester Ins Co	Property and Casualty	PA	25,387	34,970	0	148	0.0%
2016	01. Fire	29424	Hartford Cas Ins Co	Property and Casualty	IN	32,039	35,288	0	0	0.0%
2016	01. Fire	19682	Hartford Fire In Co	Property and Casualty	CT	192,605	213,971	74,336	119,345	0.1%
2016	01. Fire	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	76,708	80,560	4,407	4,215	0.0%
2016	01. Fire	41343	HDI Global Ins Co	Property and Casualty	IL	1,538,921	1,568,119	144,916	-25,853	0.5%
2016	01. Fire	14231	Homeland Ins Co of DE	Property and Casualty	DE	0	0	0	-1,315	0.0%
2016	01. Fire	34452	Homeland Ins Co of NY	Authorized Surplus Lines Writer	NY	272,722	356,598	0	-16,287	0.1%
2016	01. Fire	22578	Horace Mann Ins Co	Property and Casualty	IL	278,042	283,501	575,115	408,801	0.1%
2016	01. Fire	14027	Hospitality Ins Co	Property and Casualty	MA	59,720	29,807	0	5,348	0.0%
2016	01. Fire	42374	Houston Cas Co	Authorized Surplus Lines Writer	TX	153,903	109,211	0	18,318	0.1%
2016	01. Fire	12936	Houston Specialty Ins Co	Authorized Surplus Lines Writer	TX	4,541	13,518	0	10,353	0.0%
2016	01. Fire	25054	Hudson Ins Co	Property and Casualty	DE	0	0	0	-44	0.0%
2016	01. Fire	37079	Hudson Specialty Ins Co	Authorized Surplus Lines Writer	NY	7,355	10,495	1,350	3,358	0.0%
2016	01. Fire	27960	Illinois Union Ins Co	Authorized Surplus Lines Writer	IL	83,421	79,855	27,554	104,770	0.0%
2016	01. Fire	35408	Imperium Ins Co	Property and Casualty	TX	8,310	9,013	0	0	0.0%
2016	01. Fire	43575	Indemnity Ins Co Of North Amer	Property and Casualty	PA	207,159	177,808	0	31,435	0.1%
2016	01. Fire	29831	Independent Mut Fire Ins Co	Property and Casualty	IL	18,313	18,434	30,900	30,900	0.0%
2016	01. Fire	36940	Indian Harbor Ins Co	Authorized Surplus Lines Writer	DE	2,676,934	2,903,880	1,436,518	-3,597,914	0.9%
2016	01. Fire	22713	Insurance Co of N Amer	Property and Casualty	PA	0	0	0	7	0.0%
2016	01. Fire	19429	Insurance Co Of The State Of PA	Property and Casualty	IL	4,044,665	3,991,776	55,191	83,788	1.4%
2016	01. Fire	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	0	0	0	154,691	0.0%
2016	01. Fire	25445	Ironshore Specialty Ins Co	Authorized Surplus Lines Writer	AZ	1,852,699	1,767,175	18,015	171,291	0.6%
2016	01. Fire	12203	James River Ins Co	Authorized Surplus Lines Writer	OH	13,720	11,609	0	16,493	0.0%
2016	01. Fire	38920	Kinsale Ins Co	Authorized Surplus Lines Writer	AR	27,486	23,324	0	-505	0.0%
2016	01. Fire	20621	Lamorak Ins Co	Property and Casualty	PA	0	0	0	-2	0.0%
2016	01. Fire	33138	Landmark Amer Ins Co	Authorized Surplus Lines Writer	NH	1,204,176	1,394,046	324,036	-27,243	0.4%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)
FOR THE YEAR ENDED DECEMBER 31, 2016

Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2016	01. Fire	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	18,274,300	13,957,347	4,350,386	2,282,906	6.3%
2016	01. Fire	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	7,103,828	7,796,028	5,787,043	12,097,316	2.5%
2016	01. Fire	23043	Liberty Mut Ins Co	Property and Casualty	MA	1,328,843	1,092,834	1,794,502	1,861,004	0.5%
2016	01. Fire	10725	Liberty Surplus Ins Corp	Authorized Surplus Lines Writer	NH	29,127	6,891	0	3,681	0.0%
2016	01. Fire	14400	Lititz Mut Ins Co	Property and Casualty	PA	903,198	894,543	665,472	813,488	0.3%
2016	01. Fire	36897	Manufacturers Alliance Ins Co	Property and Casualty	PA	0	0	0	-61,489	0.0%
2016	01. Fire	28932	Markel Amer Ins Co	Property and Casualty	VA	0	0	0	-49	0.0%
2016	01. Fire	38970	Markel Ins Co	Property and Casualty	IL	8,906	8,501	0	-2,995	0.0%
2016	01. Fire	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	40,263	45,986	0	-15,575	0.0%
2016	01. Fire	26743	Maxum Ind Co	Authorized Surplus Lines Writer	CT	88,883	94,457	0	255,230	0.0%
2016	01. Fire	24821	Meritplan Ins Co	Property and Casualty	CA	-110	-110	6,129	-2,447	0.0%
2016	01. Fire	36838	Mesa Underwriters Specialty Ins Co	Authorized Surplus Lines Writer	NJ	56,869	66,273	53,525	56,880	0.0%
2016	01. Fire	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	0	0	0	-279	0.0%
2016	01. Fire	23434	Middlesex Ins Co	Property and Casualty	WI	249	293	0	63	0.0%
2016	01. Fire	26662	Milwaukee Cas Ins Co	Property and Casualty	WI	0	523	0	12	0.0%
2016	01. Fire	20362	Mitsui Sumitomo Ins Co of Amer	Property and Casualty	NY	3,825	6,955	0	3,092	0.0%
2016	01. Fire	32506	Monroe Guar Ins Co	Property and Casualty	IN	11,571	11,394	0	199	0.0%
2016	01. Fire	14613	Montgomery Mut Ins Co	Property and Casualty	MA	48,310	49,548	12,871	15,470	0.0%
2016	01. Fire	26522	Mount Vernon Fire Ins Co	Authorized Surplus Lines Writer	PA	310,181	352,149	40,237	20,534	0.1%
2016	01. Fire	14420	Mount Vernon Specialty Ins Co	Authorized Surplus Lines Writer	NE	33,005	37,560	0	1,518	0.0%
2016	01. Fire	37974	MT Hawley Ins Co	Authorized Surplus Lines Writer	IL	88,444	121,242	71,224	196,378	0.0%
2016	01. Fire	11991	National Cas Co	Property and Casualty	OH	8,303	6,199	0	-54	0.0%
2016	01. Fire	16217	National Farmers Union Prop & Cas	Property and Casualty	WI	681	695	0	42	0.0%
2016	01. Fire	20079	National Fire & Marine Ins Co	Authorized Surplus Lines Writer	NE	624,820	896,517	111,101	135,891	0.2%
2016	01. Fire	20478	National Fire Ins Co Of Hartford	Property and Casualty	IL	936	657	0	-60	0.0%
2016	01. Fire	21881	National Surety Corp	Property and Casualty	IL	0	0	0	1,882	0.0%
2016	01. Fire	20141	National Trust Ins Co	Property and Casualty	IN	7,263	6,664	0	134	0.0%
2016	01. Fire	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	2,411	95,322	0	-16,032	0.0%
2016	01. Fire	28223	Nationwide Agribusiness Ins Co	Property and Casualty	IA	61,926	55,773	40,231	42,181	0.0%
2016	01. Fire	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	6,215,380	6,331,440	3,393,417	3,683,941	2.2%
2016	01. Fire	23787	Nationwide Mut Ins Co	Property and Casualty	OH	338,651	359,771	293,447	383,546	0.1%
2016	01. Fire	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	OH	132,058	126,541	366,935	379,744	0.0%
2016	01. Fire	17370	Nautilus Ins Co	Authorized Surplus Lines Writer	AZ	2,105,017	2,058,748	816,780	1,308,945	0.7%
2016	01. Fire	24171	Netherlands Ins Co The	Property and Casualty	NH	398,171	367,303	22,388	44,232	0.1%
2016	01. Fire	23841	New Hampshire Ins Co	Property and Casualty	IL	2,879	5,769	0	142	0.0%
2016	01. Fire	16608	New York Marine & Gen Ins Co	Property and Casualty	NY	658	426	0	-229	0.0%
2016	01. Fire	14788	NGM Ins Co	Property and Casualty	FL	115,663	120,766	68,595	84,625	0.0%
2016	01. Fire	25038	North Amer Capacity Ins Co	Authorized Surplus Lines Writer	NH	9,350	12,732	-23,076	-20,672	0.0%
2016	01. Fire	29874	North Amer Specialty Ins Co	Property and Casualty	NH	108,335	108,590	128,591	249,134	0.0%
2016	01. Fire	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	18,444,200	18,661,382	7,560,539	7,821,310	6.4%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)
FOR THE YEAR ENDED DECEMBER 31, 2016

Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2016	01. Fire	16683	North Carolina Grange Mut Ins Co	Property and Casualty	NC	1,184,626	1,173,167	87,944	192,574	0.4%
2016	01. Fire	21105	North River Ins Co	Property and Casualty	NJ	0	0	0	2	0.0%
2016	01. Fire	27987	Northfield Ins Co	Authorized Surplus Lines Writer	IA	146,990	145,880	65,922	103,823	0.1%
2016	01. Fire	24015	Northland Ins Co	Property and Casualty	CT	91,701	72,500	0	-116	0.0%
2016	01. Fire	14021	Northwest Farmers MIC	County Farm Mutual	NC	991,442	960,615	104,226	134,707	0.3%
2016	01. Fire	42552	Nova Cas Co	Property and Casualty	NY	677	21,024	0	7,367	0.0%
2016	01. Fire	24074	Ohio Cas Ins Co	Property and Casualty	NH	14,323	15,591	0	-10,779	0.0%
2016	01. Fire	24082	Ohio Security Ins Co	Property and Casualty	NH	100,290	109,097	0	19,514	0.0%
2016	01. Fire	31143	Old Republic Union Ins Co	Authorized Surplus Lines Writer	IL	232,050	48,344	0	-323,812	0.1%
2016	01. Fire	32700	Owners Ins Co	Property and Casualty	OH	315,538	332,018	135,639	2,439,987	0.1%
2016	01. Fire	22748	Pacific Employers Ins Co	Property and Casualty	PA	74,272	74,607	133,383	-249,869	0.0%
2016	01. Fire	20346	Pacific Ind Co	Property and Casualty	WI	0	0	0	-27	0.0%
2016	01. Fire	20338	Palomar Specialty Ins Co	Property and Casualty	OR	67,955	16,744	17,789	22,179	0.0%
2016	01. Fire	18333	Peerless Ind Ins Co	Property and Casualty	IL	4,269	4,395	0	0	0.0%
2016	01. Fire	24198	Peerless Ins Co	Property and Casualty	NH	51,695	52,627	500	-43,438	0.0%
2016	01. Fire	14958	Peninsula Ins Co	Property and Casualty	MD	18,120	16,179	-1,067	-1,067	0.0%
2016	01. Fire	32859	Penn Amer Ins Co	Authorized Surplus Lines Writer	PA	39,920	45,442	13,118	10,827	0.0%
2016	01. Fire	14982	Penn Millers Ins Co	Property and Casualty	PA	1,492,699	1,620,176	1,607,211	2,450,425	0.5%
2016	01. Fire	32441	Penn Natl Security Ins Co	Property and Casualty	PA	3,565,046	3,420,908	2,454,775	1,848,971	1.2%
2016	01. Fire	10673	Penn Star Ins Co	Authorized Surplus Lines Writer	PA	166,888	140,330	0	19,137	0.1%
2016	01. Fire	14974	Pennsylvania Lumbermens Mut Ins	Property and Casualty	PA	6,987,228	6,258,453	3,315,492	4,066,226	2.4%
2016	01. Fire	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	5,142,384	5,266,463	2,314,093	1,643,743	1.8%
2016	01. Fire	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	1,110	1,217	0	3	0.0%
2016	01. Fire	25623	Phoenix Ins Co	Property and Casualty	CT	57,881	50,825	0	-18,834	0.0%
2016	01. Fire	17335	Piedmont Mut Ins Co	Property and Casualty	NC	564,699	563,820	183,254	112,020	0.2%
2016	01. Fire	10786	Princeton Excess & Surplus Lines Ins	Authorized Surplus Lines Writer	DE	635,664	593,963	0	-39,765	0.2%
2016	01. Fire	39217	QBE Ins Corp	Property and Casualty	PA	-27,878	109,227	0	-492,067	0.0%
2016	01. Fire	11515	QBE Specialty Ins Co	Authorized Surplus Lines Writer	ND	625,172	658,488	20,889	-94,544	0.2%
2016	01. Fire	24449	Regent Ins Co	Property and Casualty	WI	37,807	23,432	0	331	0.0%
2016	01. Fire	12475	Republic Franklin Ins Co	Property and Casualty	OH	322	322	0	4	0.0%
2016	01. Fire	36684	Riverport Ins Co	Property and Casualty	IA	248	34,415	0	-2,362	0.0%
2016	01. Fire	13056	RLI Ins Co	Property and Casualty	IL	2,093	1,357	0	0	0.0%
2016	01. Fire	28053	Rockhill Ins Co	Authorized Surplus Lines Writer	AZ	12,256	-18,775	13,017	14,699	0.0%
2016	01. Fire	14022	Rowan MFIC	County Farm Mutual	NC	582,073	599,216	309,519	177,151	0.2%
2016	01. Fire	22314	RSUI Ind Co	Property and Casualty	NH	1,103,437	1,072,592	0	300,717	0.4%
2016	01. Fire	24740	Safeco Ins Co Of Amer	Property and Casualty	NH	1,064,915	1,134,441	677,667	818,845	0.4%
2016	01. Fire	38300	Samsung Fire & Marine Ins Co Ltd	US Branch of Alien Insurer	NY	0	0	0	-999	0.0%
2016	01. Fire	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	1,073,610	1,091,456	978,415	934,543	0.4%
2016	01. Fire	19879	Security Natl Ins Co	Property and Casualty	DE	25,427	31,064	572	1,023	0.0%
2016	01. Fire	12572	Selective Ins Co Of Amer	Property and Casualty	NJ	3,488,019	3,222,285	1,536,995	1,806,944	1.2%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)
FOR THE YEAR ENDED DECEMBER 31, 2016

Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2016	01. Fire	19259	Selective Ins Co Of SC	Property and Casualty	IN	1,667,316	1,771,216	122,288	165,800	0.6%
2016	01. Fire	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	2,249,179	2,256,895	45,373	178,974	0.8%
2016	01. Fire	10936	Seneca Ins Co Inc	Property and Casualty	NY	448,902	487,683	31,937	63,602	0.2%
2016	01. Fire	10729	Seneca Specialty Ins Co	Authorized Surplus Lines Writer	DE	743,542	688,544	41,511	68,880	0.3%
2016	01. Fire	24988	Sentry Ins A Mut Co	Property and Casualty	WI	224,219	197,440	20,323	58,989	0.1%
2016	01. Fire	21180	Sentry Select Ins Co	Property and Casualty	WI	314,599	305,387	1,735	-51,398	0.1%
2016	01. Fire	11126	Sompo Japan Ins Co of Amer	Property and Casualty	NY	335,065	319,284	0	-67,543	0.1%
2016	01. Fire	19178	Southern Guar Ins Co	Property and Casualty	WI	0	0	0	11	0.0%
2016	01. Fire	26867	Southern Ins Co Of VA	Property and Casualty	VA	2,972	2,747	0	0	0.0%
2016	01. Fire	26468	Southern Mut Church Ins Co	Property and Casualty	SC	2,750	3,317	0	0	0.0%
2016	01. Fire	22861	Southern Pilot Ins Co	Property and Casualty	WI	123,951	127,547	20,053	25,053	0.0%
2016	01. Fire	20613	Sparta Ins Co	Property and Casualty	CT	0	0	0	-1	0.0%
2016	01. Fire	24767	St Paul Fire & Marine Ins Co	Property and Casualty	CT	27,620	27,405	2,467	-46,141	0.0%
2016	01. Fire	24775	St Paul Guardian Ins Co	Property and Casualty	CT	172	172	0	-1,715	0.0%
2016	01. Fire	24791	St Paul Mercury Ins Co	Property and Casualty	CT	0	0	0	-22,912	0.0%
2016	01. Fire	19224	St Paul Protective Ins Co	Property and Casualty	CT	0	0	0	-8,338	0.0%
2016	01. Fire	30481	St Paul Surplus Lines Ins Co	Authorized Surplus Lines Writer	DE	0	3,433	0	-1,554	0.0%
2016	01. Fire	42986	Standard Guar Ins Co	Property and Casualty	DE	9,026,476	9,094,843	2,156,081	1,661,252	3.1%
2016	01. Fire	18023	Star Ins Co	Property and Casualty	MI	0	0	0	-196	0.0%
2016	01. Fire	40045	Starnet Ins Co	Property and Casualty	DE	28,809	14,719	0	1,163	0.0%
2016	01. Fire	38318	Starr Ind & Liab Co	Property and Casualty	TX	0	0	0	10,613	0.0%
2016	01. Fire	13604	Starr Surplus Lines Ins Co	Authorized Surplus Lines Writer	IL	4,310,224	1,565,161	473,006	1,890,640	1.5%
2016	01. Fire	44776	StarStone Specialty Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	-19,991	0.0%
2016	01. Fire	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	1,056,340	1,008,159	71,379	93,765	0.4%
2016	01. Fire	25135	State Automobile Mut Ins Co	Property and Casualty	OH	220,427	247,885	113,868	126,333	0.1%
2016	01. Fire	12831	State Natl Ins Co Inc	Property and Casualty	TX	92,677	110,677	0	14,000	0.0%
2016	01. Fire	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	DE	1,672,719	1,867,935	401,022	275,554	0.6%
2016	01. Fire	12157	Sussex Ins Co	Property and Casualty	IL	0	0	0	-257	0.0%
2016	01. Fire	12866	T H E Ins Co	Property and Casualty	LA	16,301	15,713	0	-71,735	0.0%
2016	01. Fire	42376	Technology Ins Co Inc	Property and Casualty	DE	17,375	16,682	0	-376	0.0%
2016	01. Fire	23280	The Cincinnati Ind Co	Property and Casualty	OH	566,357	505,010	19,160	18,645	0.2%
2016	01. Fire	13037	The Cincinnati Specialty Underwriter	Authorized Surplus Lines Writer	DE	1,037,666	879,418	464,509	1,059,128	0.4%
2016	01. Fire	25534	TIG Ins Co	Property and Casualty	CA	0	0	0	-8,353	0.0%
2016	01. Fire	10945	Tokio Marine Amer Ins Co	Property and Casualty	NY	908,993	846,050	0	113,206	0.3%
2016	01. Fire	23850	Tokio Marine Specialty Ins Co	Authorized Surplus Lines Writer	DE	13,069	2,872	0	1	0.0%
2016	01. Fire	28886	Transguard Ins Co Of Amer Inc	Property and Casualty	IL	18,141	19,128	1,281	-3,021	0.0%
2016	01. Fire	20494	Transportation Ins Co	Property and Casualty	IL	35,134	30,958	0	15,581	0.0%
2016	01. Fire	19038	Travelers Cas & Surety Co	Property and Casualty	CT	0	0	0	-1	0.0%
2016	01. Fire	29696	Travelers Excess & Surplus Lines Co	Authorized Surplus Lines Writer	CT	802,432	1,069,414	44,390	80,086	0.3%
2016	01. Fire	25658	Travelers Ind Co	Property and Casualty	CT	5,260,843	5,342,109	1,116,063	1,945,725	1.8%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)
FOR THE YEAR ENDED DECEMBER 31, 2016

Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2016	01. Fire	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	206,847	210,232	123,929	61,454	0.1%
2016	01. Fire	25682	Travelers Ind Co Of CT	Property and Casualty	CT	121,068	114,013	2,245	-55,041	0.0%
2016	01. Fire	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	4,393,052	4,605,429	900,033	-820,720	1.5%
2016	01. Fire	31003	Tri State Ins Co Of MN	Property and Casualty	IA	9,931	9,616	0	-41	0.0%
2016	01. Fire	25844	Union Ins Co	Property and Casualty	IA	2,223	4,174	0	-63	0.0%
2016	01. Fire	21423	Union Ins Co Of Providence	Property and Casualty	IA	253,737	129,436	4,557	18,644	0.1%
2016	01. Fire	11142	United Cas Ins Co Of Amer	Property and Casualty	IL	280,111	280,575	87,375	94,149	0.1%
2016	01. Fire	13064	United Natl Ins Co	Property and Casualty	PA	1,913	816	0	-3,454	0.0%
2016	01. Fire	25941	United Serv Automobile Assn	Reciprocal	TX	9,297,307	9,667,461	4,501,741	4,674,753	3.2%
2016	01. Fire	12537	United Specialty Ins Co	Authorized Surplus Lines Writer	DE	63,374	118,614	0	0	0.0%
2016	01. Fire	25887	United States Fidelity & Guar Co	Property and Casualty	CT	0	0	0	79	0.0%
2016	01. Fire	21113	United States Fire Ins Co	Property and Casualty	DE	61,454	63,086	0	-4,524	0.0%
2016	01. Fire	25895	United States Liab Ins Co	Property and Casualty	PA	3,281,015	3,130,270	1,123,905	1,116,001	1.1%
2016	01. Fire	16063	Unitrin Auto & Home Ins Co	Property and Casualty	NY	0	0	0	1,245	0.0%
2016	01. Fire	40703	Unitrin Safeguard Ins Co	Property and Casualty	WI	0	0	0	-3,519	0.0%
2016	01. Fire	11986	Universal Ins Co of NA	Property and Casualty	FL	563,316	520,260	193,889	234,554	0.2%
2016	01. Fire	10861	Universal Prop & Cas Ins	Property and Casualty	FL	397,040	381,153	165,448	194,317	0.1%
2016	01. Fire	41181	Universal Underwriters Ins Co	Property and Casualty	IL	1,000,599	1,106,718	18,298	-464	0.3%
2016	01. Fire	25968	USAA Cas Ins Co	Property and Casualty	TX	1,933,697	1,940,387	784,796	713,798	0.7%
2016	01. Fire	18600	USAA Gen Ind Co	Property and Casualty	TX	1,199,691	1,143,221	737,107	786,892	0.4%
2016	01. Fire	25976	Utica Mut Ins Co	Property and Casualty	NY	37,963	42,953	508	411	0.0%
2016	01. Fire	10687	Utica Natl Assur Co	Property and Casualty	NY	-106	-20	0	0	0.0%
2016	01. Fire	20508	Valley Forge Ins Co	Property and Casualty	PA	306	231	0	-1,172	0.0%
2016	01. Fire	21172	Vanliner Ins Co	Property and Casualty	MO	0	2,749	0	0	0.0%
2016	01. Fire	10815	Verlan Fire Ins Co MD	Property and Casualty	NH	1,758,981	1,731,868	0	0	0.6%
2016	01. Fire	20397	Vigilant Ins Co	Property and Casualty	NY	-6,493	278,690	0	-18,328	0.0%
2016	01. Fire	40428	Voyager Ind Ins Co	Authorized Surplus Lines Writer	GA	161	1,048	0	-1,879	0.0%
2016	01. Fire	26042	Wausau Underwriters Ins Co	Property and Casualty	WI	0	838	0	0	0.0%
2016	01. Fire	25011	Wesco Ins Co	Property and Casualty	DE	377,164	359,596	0	-23,448	0.1%
2016	01. Fire	44393	West Amer Ins Co	Property and Casualty	IN	6,225	7,091	0	-4,290	0.0%
2016	01. Fire	10030	Westchester Fire Ins Co	Property and Casualty	PA	12,713	13,305	0	11,847	0.0%
2016	01. Fire	10172	Westchester Surplus Lines Ins Co	Authorized Surplus Lines Writer	GA	962,131	763,076	220,374	433,564	0.3%
2016	01. Fire	37150	Western Heritage Ins Co	Authorized Surplus Lines Writer	AZ	6,242	11,606	3,200	2,694	0.0%
2016	01. Fire	24112	Westfield Ins Co	Property and Casualty	OH	123,378	119,311	38,203	39,008	0.0%
2016	01. Fire	24120	Westfield Natl Ins Co	Property and Casualty	OH	0	5,531	0	-314	0.0%
2016	01. Fire	39845	Westport Ins Corp	Property and Casualty	MO	1,864,069	1,466,028	33,774	106,685	0.6%
2016	01. Fire	24554	XL Ins Amer Inc	Property and Casualty	DE	5,847,213	4,680,262	0	1,911,641	2.0%
2016	01. Fire	37885	XL Specialty Ins Co	Property and Casualty	DE	9,625	110,916	152,183	153,000	0.0%
2016	01. Fire	26220	Yosemite Ins Co	Property and Casualty	IN	0	0	0	6	0.0%
2016	01. Fire	16535	Zurich Amer Ins Co	Property and Casualty	NY	6,209,848	6,157,660	20,346,368	-17,198,737	2.1%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FIRE BUSINESS (INCLUDING COUNTY FARM MUTUAL COMPANIES)
FOR THE YEAR ENDED DECEMBER 31, 2016

Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2016	01. Fire	27855	Zurich Amer Ins Co Of IL	Property and Casualty	IL	6,724	6,696	0	4	0.0%
2016	01. Fire		TOTAL			289,062,955	275,843,421	107,150,589	81,126,122	100.0%