

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2013**

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	25143	State Farm Fire & Cas Co	Property and Casualty	IL	424,723,329	406,581,654	178,038,688	173,758,406	19.5%	19.5%
2	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	279,252,149	272,904,485	133,276,977	133,247,256	12.8%	32.3%
3	23787	Nationwide Mut Ins Co	Property and Casualty	OH	161,885,770	156,186,500	61,710,415	63,730,528	7.4%	39.7%
4	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	119,377,880	120,514,880	57,487,523	56,921,708	5.5%	45.2%
5	26271	Erie Ins Exch	Reciprocal	PA	111,536,032	103,760,810	55,695,047	55,473,524	5.1%	50.3%
6	19240	Allstate Ind Co	Property and Casualty	IL	92,098,653	86,082,865	25,994,510	24,462,432	4.2%	54.5%
7	25941	United Serv Automobile Assn	Reciprocal	TX	78,956,653	73,327,216	38,326,523	36,224,056	3.6%	58.1%
8	19232	Allstate Ins Co	Property and Casualty	IL	64,384,077	64,193,957	27,312,117	26,319,243	3.0%	61.1%
9	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	48,849,406	44,910,147	22,365,155	23,870,681	2.2%	63.3%
10	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	47,443,571	45,667,525	15,706,833	14,697,933	2.2%	65.5%
11	25968	USAA Cas Ins Co	Property and Casualty	TX	43,789,299	40,187,181	21,809,491	18,453,889	2.0%	67.5%
12	18988	Auto Owners Ins Co	Property and Casualty	MI	32,635,921	33,723,373	14,903,156	15,113,163	1.5%	69.0%
13	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	29,680,515	26,125,131	16,279,080	15,664,581	1.4%	70.4%
14	32700	Owners Ins Co	Property and Casualty	OH	29,133,734	29,689,012	10,987,385	10,642,686	1.3%	71.7%
15	24198	Peerless Ins Co	Property and Casualty	NH	28,264,864	40,689,427	19,805,530	15,906,474	1.3%	73.0%
16	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	25,096,574	24,164,442	9,411,147	9,899,881	1.2%	74.2%
17	25623	Phoenix Ins Co	Property and Casualty	CT	24,265,607	24,893,727	10,765,728	8,834,904	1.1%	75.3%
18	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	24,167,755	22,723,024	12,111,972	12,116,203	1.1%	76.4%
19	19976	Amica Mut Ins Co	Property and Casualty	RI	22,169,566	20,411,025	11,312,568	12,599,481	1.0%	77.4%
20	16063	Unitrin Auto & Home Ins Co	Property and Casualty	NY	21,584,243	22,424,563	12,449,493	9,860,872	1.0%	78.4%
21	19070	Standard Fire Ins Co	Property and Casualty	CT	21,176,309	22,138,583	8,606,718	7,730,699	1.0%	79.4%
22	10677	Cincinnati Ins Co	Property and Casualty	OH	20,482,727	18,238,297	10,460,885	9,192,242	0.9%	80.3%
23	23450	American Family Home Ins Co	Property and Casualty	FL	20,039,415	20,751,798	9,243,369	8,823,809	0.9%	81.2%
24	20230	Central Mut Ins Co	Property and Casualty	OH	19,390,747	18,937,020	10,298,834	9,473,265	0.9%	82.1%
25	19062	Automobile Ins Co Of Hartford CT	Property and Casualty	CT	17,686,384	18,180,486	6,516,857	6,691,880	0.8%	82.9%
		ALL OTHERS			372,232,476	339,535,864	157,170,168	155,881,711	17.1%	100.0%
		<b>TOTAL</b>			<b>2,180,303,656</b>	<b>2,096,942,992</b>	<b>958,046,169</b>	<b>935,591,507</b>	<b>100.0%</b>	

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2013**

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 %
2013	04. Homeowners multiple peril	22667	Ace Amer Ins Co	Property and Casualty	PA	0	0	0	-1,409	0.0%
2013	04. Homeowners multiple peril	20702	Ace Fire Underwriters Ins Co	Property and Casualty	PA	0	0	0	-452	0.0%
2013	04. Homeowners multiple peril	33898	Aegis Security Ins Co	Property and Casualty	PA	181,618	197,786	11,965	41,465	0.0%
2013	04. Homeowners multiple peril	10014	Affiliated Fm Ins Co	Property and Casualty	RI	8,850	9,986	0	0	0.0%
2013	04. Homeowners multiple peril	19402	AIG Prop Cas Co	Property and Casualty	PA	6,362,948	6,123,721	864,615	1,074,264	0.3%
2013	04. Homeowners multiple peril	26883	AIG Specialty Ins Co	Authorized Surplus Lines Writer	IL	336,314	300,337	0	18,031	0.0%
2013	04. Homeowners multiple peril	13190	Alamance Farmers Mut Ins Co	Property and Casualty	NC	1,264,542	1,134,420	565,777	538,366	0.1%
2013	04. Homeowners multiple peril	18791	Alfa Alliance Ins Corp	Property and Casualty	VA	-1,006	50,307	176,490	-10,632	0.0%
2013	04. Homeowners multiple peril	32743	Alliance Mut Ins Co	Property and Casualty	NC	-1,255	0	149,993	20,045	0.0%
2013	04. Homeowners multiple peril	19240	Allstate Ind Co	Property and Casualty	IL	92,098,653	86,082,865	25,994,510	24,462,432	4.2%
2013	04. Homeowners multiple peril	19232	Allstate Ins Co	Property and Casualty	IL	64,384,077	64,193,957	27,312,117	26,319,243	3.0%
2013	04. Homeowners multiple peril	33189	Alterra Excess & Surplus Ins Co	Authorized Surplus Lines Writer	DE	119,648	83,544	7,747	12,883	0.0%
2013	04. Homeowners multiple peril	19100	Amco Ins Co	Property and Casualty	IA	3,321,937	2,890,631	1,460,498	1,542,412	0.2%
2013	04. Homeowners multiple peril	21849	American Automobile Ins Co	Property and Casualty	MO	12,379,752	12,349,097	9,665,232	9,057,491	0.6%
2013	04. Homeowners multiple peril	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	25,096,574	24,164,442	9,411,147	9,899,881	1.2%
2013	04. Homeowners multiple peril	23450	American Family Home Ins Co	Property and Casualty	FL	20,039,415	20,751,798	9,243,369	8,823,809	0.9%
2013	04. Homeowners multiple peril	24066	American Fire & Cas Co	Property and Casualty	NH	139,080	141,996	7,326	-7,392	0.0%
2013	04. Homeowners multiple peril	19380	American Home Assur Co	Property and Casualty	NY	0	0	-5,500	-160,355	0.0%
2013	04. Homeowners multiple peril	21857	American Ins Co	Property and Casualty	OH	0	0	0	1	0.0%
2013	04. Homeowners multiple peril	23469	American Modern Home Ins Co	Property and Casualty	OH	4,053,024	4,349,991	3,612,043	3,161,806	0.2%
2013	04. Homeowners multiple peril	19615	American Reliable Ins Co	Property and Casualty	AZ	14,669,444	14,625,373	7,015,223	8,468,738	0.7%
2013	04. Homeowners multiple peril	19704	American States Ins Co	Property and Casualty	IN	0	0	0	3,396	0.0%
2013	04. Homeowners multiple peril	10872	American Strategic Ins Corp	Property and Casualty	FL	14,248,514	9,908,184	3,214,811	5,278,133	0.7%
2013	04. Homeowners multiple peril	35912	American Western Home Ins Co	Authorized Surplus Lines Writer	OK	274,066	272,846	89,637	121,699	0.0%
2013	04. Homeowners multiple peril	19976	Amica Mut Ins Co	Property and Casualty	RI	22,169,566	20,411,025	11,312,568	12,599,481	1.0%
2013	04. Homeowners multiple peril	41459	Armed Forces Ins Exch	Reciprocal	KS	1,942,892	1,842,422	789,158	698,224	0.1%
2013	04. Homeowners multiple peril	43460	Aspen Amer Ins Co	Property and Casualty	TX	0	0	0	1,197	0.0%
2013	04. Homeowners multiple peril	10717	Aspen Specialty Ins Co	Authorized Surplus Lines Writer	ND	3,283	3,063	0	4,712	0.0%
2013	04. Homeowners multiple peril	21865	Associated Ind Corp	Property and Casualty	CA	1,286	1,189	0	44	0.0%
2013	04. Homeowners multiple peril	18988	Auto Owners Ins Co	Property and Casualty	MI	32,635,921	33,723,373	14,903,156	15,113,163	1.5%
2013	04. Homeowners multiple peril	19062	Automobile Ins Co Of Hartford CT	Property and Casualty	CT	17,686,384	18,180,486	6,516,857	6,691,880	0.8%
2013	04. Homeowners multiple peril	26620	AXIS Surplus Ins Co	Authorized Surplus Lines Writer	IL	158,629	96,677	1,700	52,052	0.0%
2013	04. Homeowners multiple peril	24813	Balboa Ins Co	Property and Casualty	CA	-3,743	125,791	151,920	-204,280	0.0%
2013	04. Homeowners multiple peril	18279	Bankers Standard Ins Co	Property and Casualty	PA	1,251,247	1,205,119	1,291,130	334,443	0.1%
2013	04. Homeowners multiple peril	10720	Carolina Farmers Mut Ins Co	Property and Casualty	NC	2,439,884	2,309,508	1,180,091	1,015,791	0.1%
2013	04. Homeowners multiple peril	20230	Central Mut Ins Co	Property and Casualty	OH	19,390,747	18,937,020	10,298,834	9,473,265	0.9%
2013	04. Homeowners multiple peril	13725	Century Mut Ins Co	Property and Casualty	NC	1,751,046	1,720,048	898,030	1,036,026	0.1%
2013	04. Homeowners multiple peril	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	2,376,892	2,515,642	1,095,477	1,140,742	0.1%
2013	04. Homeowners multiple peril	38989	Chubb Custom Ins Co	Authorized Surplus Lines Writer	NJ	60,504	65,881	0	-126	0.0%
2013	04. Homeowners multiple peril	18767	Church Mut Ins Co	Property and Casualty	WI	0	0	19	-2,132	0.0%
2013	04. Homeowners multiple peril	10677	Cincinnati Ins Co	Property and Casualty	OH	20,482,727	18,238,297	10,460,885	9,192,242	0.9%
2013	04. Homeowners multiple peril	20443	Continental Cas Co	Property and Casualty	IL	0	0	20	19	0.0%
2013	04. Homeowners multiple peril	35289	Continental Ins Co	Property and Casualty	PA	0	0	30	28	0.0%
2013	04. Homeowners multiple peril	40649	Economy Premier Assur Co	Property and Casualty	IL	4,025,883	3,958,021	1,896,306	1,386,183	0.2%
2013	04. Homeowners multiple peril	21261	Electric Ins Co	Property and Casualty	MA	1,958,455	1,842,320	771,612	735,121	0.1%
2013	04. Homeowners multiple peril	21407	Emcasco Ins Co	Property and Casualty	IA	0	0	-100	-100	0.0%
2013	04. Homeowners multiple peril	21326	Empire Fire & Marine Ins Co	Property and Casualty	NE	-3,096	-3,096	0	-8	0.0%

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2013	04. Homeowners multiple peril	21458	Employers Ins of Wausau	Property and Casualty	WI	255,636	255,636	12,454	13,222	0.0%
2013	04. Homeowners multiple peril	15130	Encompass Ind Co	Property and Casualty	IL	5,817,413	5,628,800	4,044,604	3,965,151	0.3%
2013	04. Homeowners multiple peril	26271	Erie Ins Exch	Reciprocal	PA	111,536,032	103,760,810	55,695,047	55,473,524	5.1%
2013	04. Homeowners multiple peril	39020	Essex Ins Co	Authorized Surplus Lines Writer	DE	539,920	547,415	87,318	60,069	0.0%
2013	04. Homeowners multiple peril	21652	Farmers Ins Exch	Reciprocal	CA	0	0	39,077	34,971	0.0%
2013	04. Homeowners multiple peril	20281	Federal Ins Co	Property and Casualty	IN	4,815,653	4,528,884	2,328,434	2,643,021	0.2%
2013	04. Homeowners multiple peril	39306	Fidelity & Deposit Co Of MD	Property and Casualty	MD	2,791,040	2,901,734	1,397,018	1,447,691	0.1%
2013	04. Homeowners multiple peril	10186	Fidelity Fire & Cas Co	Property and Casualty	FL	117,290	6,610	0	0	0.0%
2013	04. Homeowners multiple peril	21873	Firemans Fund Ins Co	Property and Casualty	CA	1,559,154	1,516,903	427,548	52,430	0.1%
2013	04. Homeowners multiple peril	39640	Firemans Fund Ins Co Of OH	Authorized Surplus Lines Writer	OH	54	9,215	0	-4,002	0.0%
2013	04. Homeowners multiple peril	37710	First Amer Prop & Cas Ins Co	Property and Casualty	CA	2,334,048	2,327,928	951,944	551,073	0.1%
2013	04. Homeowners multiple peril	13990	First Community Ins Co	Property and Casualty	FL	5,921,381	4,769,794	1,026,941	1,214,348	0.3%
2013	04. Homeowners multiple peril	43877	First Mut Ins Co	Property and Casualty	NC	2,214,537	2,056,868	702,169	553,956	0.1%
2013	04. Homeowners multiple peril	10897	First Protective Ins Co	Property and Casualty	FL	79,820	5,712	0	0	0.0%
2013	04. Homeowners multiple peril	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	47,443,571	45,667,525	15,706,833	14,697,933	2.2%
2013	04. Homeowners multiple peril	11800	Foremost Prop & Cas Ins Co	Property and Casualty	MI	2,560,528	2,431,011	712,428	708,135	0.1%
2013	04. Homeowners multiple peril	41513	Foremost Signature Ins Co	Property and Casualty	MI	-1	-1	847,436	-1,201,845	0.0%
2013	04. Homeowners multiple peril	21253	Garrison Prop & Cas Ins Co	Property and Casualty	TX	6,179,758	5,234,079	3,248,065	3,332,453	0.3%
2013	04. Homeowners multiple peril	24414	General Cas Co Of WI	Property and Casualty	WI	0	0	0	-13	0.0%
2013	04. Homeowners multiple peril	10182	Geovera Specialty Ins Co	Authorized Surplus Lines Writer	DE	2,217,572	2,011,790	475,065	174,831	0.1%
2013	04. Homeowners multiple peril	22098	Grain Dealers Mut Ins Co	Property and Casualty	IN	1,065,993	1,064,490	399,154	495,289	0.0%
2013	04. Homeowners multiple peril	25984	Graphic Arts Mut Ins Co	Property and Casualty	NY	449,576	464,457	234,126	208,679	0.0%
2013	04. Homeowners multiple peril	20303	Great Northern Ins Co	Property and Casualty	IN	0	0	0	1	0.0%
2013	04. Homeowners multiple peril	44377	Halifax Mut Ins Co	Property and Casualty	NC	3,806,404	3,732,839	1,339,256	915,774	0.2%
2013	04. Homeowners multiple peril	36064	Hanover Amer Ins Co	Property and Casualty	NH	452,133	454,058	98,421	42,990	0.0%
2013	04. Homeowners multiple peril	22292	Hanover Ins Co	Property and Casualty	NH	698,817	697,202	548,090	550,380	0.0%
2013	04. Homeowners multiple peril	35696	Harleysville Preferred Ins Co	Property and Casualty	PA	2,542,175	2,285,716	1,246,563	2,011,745	0.1%
2013	04. Homeowners multiple peril	26182	Harleysville Worcester Ins Co	Property and Casualty	PA	0	0	0	-53	0.0%
2013	04. Homeowners multiple peril	22357	Hartford Accident & Ind Co	Property and Casualty	CT	6,795,563	6,378,681	4,423,984	4,364,859	0.3%
2013	04. Homeowners multiple peril	29424	Hartford Cas Ins Co	Property and Casualty	IN	3,402,587	3,536,809	1,600,530	1,622,719	0.2%
2013	04. Homeowners multiple peril	19682	Hartford Fire In Co	Property and Casualty	CT	0	0	112,139	-86,092	0.0%
2013	04. Homeowners multiple peril	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	8,087,368	7,499,338	3,836,442	5,191,791	0.4%
2013	04. Homeowners multiple peril	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	13,411,697	13,343,779	6,565,285	5,769,704	0.6%
2013	04. Homeowners multiple peril	17221	Homesite Ins Co	Property and Casualty	CT	10,702,053	7,259,984	3,491,053	4,156,358	0.5%
2013	04. Homeowners multiple peril	22578	Horace Mann Ins Co	Property and Casualty	IL	2,291,981	2,227,506	574,679	511,392	0.1%
2013	04. Homeowners multiple peril	22756	Horace Mann Prop & Cas Ins Co	Property and Casualty	IL	5,240,135	4,829,061	2,183,428	1,867,997	0.2%
2013	04. Homeowners multiple peril	29068	IDS Prop Cas Ins Co	Property and Casualty	WI	4,781,335	3,705,680	2,200,079	2,366,409	0.2%
2013	04. Homeowners multiple peril	27960	Illinois Union Ins Co	Authorized Surplus Lines Writer	IL	159,291	127,022	0	15,049	0.0%
2013	04. Homeowners multiple peril	43575	Indemnity Ins Co Of North Amer	Property and Casualty	PA	0	0	0	-568	0.0%
2013	04. Homeowners multiple peril	22713	Insurance Co of N Amer	Property and Casualty	PA	0	0	0	-35	0.0%
2013	04. Homeowners multiple peril	22772	Integon Ind Corp	Property and Casualty	NC	0	0	0	-1,061	0.0%
2013	04. Homeowners multiple peril	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	111,740	66,503	0	5,836	0.0%
2013	04. Homeowners multiple peril	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	4,492,839	4,044,970	1,104,572	793,746	0.2%
2013	04. Homeowners multiple peril	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	48,849,406	44,910,147	22,365,155	23,870,681	2.2%
2013	04. Homeowners multiple peril	23043	Liberty Mut Ins Co	Property and Casualty	MA	13,186,153	6,883,384	822,121	902,207	0.6%
2013	04. Homeowners multiple peril	14400	Lititz Mut Ins Co	Property and Casualty	PA	12,541,632	11,529,969	4,853,263	4,625,308	0.6%
2013	04. Homeowners multiple peril	28932	Markel Amer Ins Co	Property and Casualty	VA	31,248	31,248	6,005	4,566	0.0%

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**FOR THE YEAR ENDED DECEMBER 31, 2013**

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 %
2013	04. Homeowners multiple peril	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	665,146	666,901	156,812	156,618	0.0%
2013	04. Homeowners multiple peril	31968	Meristar Ins Co	Property and Casualty	IL	120,664	133,598	42,233	37,574	0.0%
2013	04. Homeowners multiple peril	24821	Meritplan Ins Co	Property and Casualty	CA	-15	1,895	18,826	13,431	0.0%
2013	04. Homeowners multiple peril	25321	Metropolitan Drt Prop & Cas Ins Co	Property and Casualty	RI	171,921	174,361	92,282	83,207	0.0%
2013	04. Homeowners multiple peril	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	29,680,515	26,125,131	16,279,080	15,664,581	1.4%
2013	04. Homeowners multiple peril	21881	National Surety Corp	Property and Casualty	IL	683,987	696,511	169,343	163,801	0.0%
2013	04. Homeowners multiple peril	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	0	0	-909	-909	0.0%
2013	04. Homeowners multiple peril	26093	Nationwide Affinity Co of Amer	Property and Casualty	OH	-4	-4	0	0	0.0%
2013	04. Homeowners multiple peril	23760	Nationwide Gen Ins Co	Property and Casualty	OH	0	22	0	2	0.0%
2013	04. Homeowners multiple peril	25453	Nationwide Ins Co Of Amer	Property and Casualty	WI	-25	-25	0	0	0.0%
2013	04. Homeowners multiple peril	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	119,377,880	120,514,880	57,487,523	56,921,708	5.5%
2013	04. Homeowners multiple peril	23787	Nationwide Mut Ins Co	Property and Casualty	OH	161,885,770	156,186,500	61,710,415	63,730,528	7.4%
2013	04. Homeowners multiple peril	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	OH	0	0	0	26	0.0%
2013	04. Homeowners multiple peril	14788	NGM Ins Co	Property and Casualty	FL	4,065,112	4,275,941	2,450,070	2,381,197	0.2%
2013	04. Homeowners multiple peril	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	279,252,149	272,904,485	133,276,977	133,247,256	12.8%
2013	04. Homeowners multiple peril	16683	North Carolina Grange Mut Ins Co	Property and Casualty	NC	13,926,213	13,662,963	6,189,911	6,199,591	0.6%
2013	04. Homeowners multiple peril	13167	North Light Specialty Ins Co	Authorized Surplus Lines Writer	IL	281,979	256,865	0	1,121	0.0%
2013	04. Homeowners multiple peril	24074	Ohio Cas Ins Co	Property and Casualty	NH	636,636	653,935	438,476	307,406	0.0%
2013	04. Homeowners multiple peril	20621	OneBeacon Amer Ins Co	Property and Casualty	MA	0	0	0	9	0.0%
2013	04. Homeowners multiple peril	32700	Owners Ins Co	Property and Casualty	OH	29,133,734	29,689,012	10,987,385	10,642,686	1.3%
2013	04. Homeowners multiple peril	22748	Pacific Employers Ins Co	Property and Casualty	PA	0	0	0	-135	0.0%
2013	04. Homeowners multiple peril	20346	Pacific Ind Co	Property and Casualty	WI	2,138,952	2,054,176	562,887	479,354	0.1%
2013	04. Homeowners multiple peril	24198	Peerless Ins Co	Property and Casualty	NH	28,264,864	40,689,427	19,805,530	15,906,474	1.3%
2013	04. Homeowners multiple peril	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	24,167,755	22,723,024	12,111,972	12,116,203	1.1%
2013	04. Homeowners multiple peril	13714	Pharmacists Mut Ins Co	Property and Casualty	IA	48,112	45,084	37,847	36,607	0.0%
2013	04. Homeowners multiple peril	25623	Phoenix Ins Co	Property and Casualty	CT	24,265,607	24,893,727	10,765,728	8,834,904	1.1%
2013	04. Homeowners multiple peril	17335	Piedmont Mut Ins Co	Property and Casualty	NC	1,628,078	1,831,012	543,892	267,465	0.1%
2013	04. Homeowners multiple peril	37257	Praetorian Ins Co	Property and Casualty	PA	4,310,253	3,658,153	1,447,510	1,562,693	0.2%
2013	04. Homeowners multiple peril	12588	Prime Ins Co	Authorized Surplus Lines Writer	IL	0	0	0	-63	0.0%
2013	04. Homeowners multiple peril	12873	Privilege Underwriters Recp Exch	Reciprocal	FL	5,176,070	4,278,552	1,067,871	619,739	0.2%
2013	04. Homeowners multiple peril	39217	QBE Ins Corp	Property and Casualty	PA	485,024	119,946	6,333	15,922	0.0%
2013	04. Homeowners multiple peril	11515	QBE Specialty Ins Co	Authorized Surplus Lines Writer	ND	437,885	440,065	4,287	14,347	0.0%
2013	04. Homeowners multiple peril	12475	Republic Franklin Ins Co	Property and Casualty	OH	4,176,627	3,513,287	2,039,903	2,366,822	0.2%
2013	04. Homeowners multiple peril	24740	Safeco Ins Co Of Amer	Property and Casualty	NH	11,235,786	10,592,070	5,016,632	5,577,162	0.5%
2013	04. Homeowners multiple peril	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	3,501,746	3,503,033	767,107	862,765	0.2%
2013	04. Homeowners multiple peril	24988	Sentry Ins A Mut Co	Property and Casualty	WI	0	0	0	-409	0.0%
2013	04. Homeowners multiple peril	22888	Southern Fire & Cas Co	Property and Casualty	WI	428,784	377,038	139,416	161,197	0.0%
2013	04. Homeowners multiple peril	19178	Southern Guar Ins Co	Property and Casualty	WI	0	0	0	-20	0.0%
2013	04. Homeowners multiple peril	22861	Southern Pilot Ins Co	Property and Casualty	WI	5,326,022	5,275,574	2,917,047	2,647,905	0.2%
2013	04. Homeowners multiple peril	19070	Standard Fire Ins Co	Property and Casualty	CT	21,176,309	22,138,583	8,606,718	7,730,699	1.0%
2013	04. Homeowners multiple peril	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	6,472,842	6,682,441	1,952,462	2,242,777	0.3%
2013	04. Homeowners multiple peril	25135	State Automobile Mut Ins Co	Property and Casualty	OH	6,644,618	6,238,578	1,882,532	1,556,930	0.3%
2013	04. Homeowners multiple peril	25143	State Farm Fire & Cas Co	Property and Casualty	IL	424,723,329	406,581,654	178,038,688	173,758,406	19.5%
2013	04. Homeowners multiple peril	16578	Stillwater Prop & Cas Ins Co	Property and Casualty	NY	2,707,627	2,792,842	2,124,999	2,160,819	0.1%
2013	04. Homeowners multiple peril	10340	Stonington Ins Co	Property and Casualty	TX	0	0	0	-80	0.0%
2013	04. Homeowners multiple peril	22683	Teachers Ins Co	Property and Casualty	IL	7,475,595	7,320,924	3,272,061	3,165,348	0.3%
2013	04. Homeowners multiple peril	12617	The Members Ins Co	Property and Casualty	NC	2,437,213	1,915,759	1,161,422	1,456,040	0.1%

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2013**

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 %
2013	04. Homeowners multiple peril	19038	Travelers Cas & Surety Co	Property and Casualty	CT	1,239,219	1,305,855	641,948	429,388	0.1%
2013	04. Homeowners multiple peril	25658	Travelers Ind Co	Property and Casualty	CT	718,781	754,593	247,182	171,246	0.0%
2013	04. Homeowners multiple peril	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	3,100,048	3,142,788	1,076,396	1,083,556	0.1%
2013	04. Homeowners multiple peril	36145	Travelers Personal Security Ins Co	Property and Casualty	CT	3,185,237	3,268,397	1,053,938	1,042,765	0.1%
2013	04. Homeowners multiple peril	29459	Twin City Fire Ins Co Co	Property and Casualty	IN	1,559,999	1,649,745	812,648	479,610	0.1%
2013	04. Homeowners multiple peril	10969	United Prop & Cas Ins Co	Property and Casualty	FL	3,217,871	817,048	54,721	184,721	0.1%
2013	04. Homeowners multiple peril	25941	United Serv Automobile Assn	Reciprocal	TX	78,956,653	73,327,216	38,326,523	36,224,056	3.6%
2013	04. Homeowners multiple peril	16063	Unitrin Auto & Home Ins Co	Property and Casualty	NY	21,584,243	22,424,563	12,449,493	9,860,872	1.0%
2013	04. Homeowners multiple peril	10915	Unitrin Direct Prop & Cas Co	Property and Casualty	IL	0	0	0	-12	0.0%
2013	04. Homeowners multiple peril	40703	Unitrin Safeguard Ins Co	Property and Casualty	WI	16,304,421	15,297,596	11,128,625	9,445,190	0.7%
2013	04. Homeowners multiple peril	10759	Universal N Amer Ins Co	Property and Casualty	TX	13,716,663	14,715,535	7,150,271	8,039,745	0.6%
2013	04. Homeowners multiple peril	10861	Universal Prop & Cas Ins	Property and Casualty	FL	16,502,447	14,808,828	5,160,389	5,300,320	0.8%
2013	04. Homeowners multiple peril	25968	USAA Cas Ins Co	Property and Casualty	TX	43,789,299	40,187,181	21,809,491	18,453,889	2.0%
2013	04. Homeowners multiple peril	18600	USAA Gen Ind Co	Property and Casualty	TX	12,066,206	10,005,004	6,670,682	7,629,353	0.6%
2013	04. Homeowners multiple peril	25976	Utica Mut Ins Co	Property and Casualty	NY	193,395	202,431	72,415	48,435	0.0%
2013	04. Homeowners multiple peril	20508	Valley Forge Ins Co	Property and Casualty	PA	0	0	0	376	0.0%
2013	04. Homeowners multiple peril	20397	Vigilant Ins Co	Property and Casualty	NY	6,140,562	5,812,735	1,452,744	1,097,379	0.3%
2013	04. Homeowners multiple peril	40428	Voyager Ind Ins Co	Authorized Surplus Lines Writer	GA	1,001,805	937,723	17,576	31,438	0.0%
2013	04. Homeowners multiple peril	44393	West Amer Ins Co	Property and Casualty	IN	698,102	707,687	404,139	401,779	0.0%
2013	04. Homeowners multiple peril	26166	Windsor Mount Joy Mut Ins Co	Property and Casualty	PA	2,429,711	2,432,524	974,301	723,256	0.1%
<b>2013</b>	<b>04. Homeowners multiple peril</b>		<b>TOTAL</b>			<b>2,180,303,656</b>	<b>2,096,942,992</b>	<b>958,046,169</b>	<b>935,591,507</b>	<b>100.0%</b>