

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2014

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	445,173,678	438,167,444	193,239,584	188,812,653	19.2%	19.2%
2	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	286,729,907	284,720,715	143,797,625	138,653,372	12.4%	31.6%
3	23787	Nationwide Mut Ins Co	Property and Casualty	OH	144,489,275	150,542,835	68,243,367	62,320,089	6.2%	37.9%
4	26271	Erie Ins Exch	Reciprocal	PA	118,821,976	117,351,438	60,525,865	58,142,098	5.1%	43.0%
5	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	118,651,000	120,639,839	55,073,656	52,407,562	5.1%	48.1%
6	19240	Allstate Ind Co	Property and Casualty	IL	102,317,746	97,739,856	34,897,214	35,389,635	4.4%	52.5%
7	25941	United Serv Automobile Assn	Reciprocal	TX	88,273,025	84,071,820	44,542,968	44,004,354	3.8%	56.4%
8	19232	Allstate Ins Co	Property and Casualty	IL	63,356,211	64,494,283	28,117,129	27,833,998	2.7%	59.1%
9	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	59,048,273	53,814,025	28,044,431	28,921,509	2.6%	61.6%
10	25968	USAA Cas Ins Co	Property and Casualty	TX	49,481,806	46,944,349	24,818,942	25,475,583	2.1%	63.8%
11	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	49,102,796	48,335,031	16,905,913	17,055,097	2.1%	65.9%
12	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	35,391,180	32,728,562	21,044,857	20,894,822	1.5%	67.4%
13	18988	Auto Owners Ins Co	Property and Casualty	MI	33,922,671	33,308,593	17,744,529	17,029,834	1.5%	68.9%
14	32700	Owners Ins Co	Property and Casualty	OH	30,536,725	29,793,030	10,969,831	9,606,045	1.3%	70.2%
15	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	26,779,647	26,497,503	9,985,011	10,508,403	1.2%	71.4%
16	24740	Safeco Ins Co Of Amer	Property and Casualty	NH	26,363,782	17,200,517	5,485,003	6,328,606	1.1%	72.5%
17	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	26,346,204	25,341,532	11,582,612	11,532,276	1.1%	73.7%
18	19976	Amica Mut Ins Co	Property and Casualty	RI	25,864,622	23,952,858	14,849,603	16,142,552	1.1%	74.8%
19	10677	Cincinnati Ins Co	Property and Casualty	OH	23,926,216	22,107,069	13,542,197	17,489,959	1.0%	75.8%
20	23760	Nationwide Gen Ins Co	Property and Casualty	OH	22,877,941	11,692,821	3,408,228	4,816,792	1.0%	76.8%
21	25623	Phoenix Ins Co	Property and Casualty	CT	22,108,885	23,552,273	9,477,529	8,733,796	1.0%	77.8%
22	10872	American Strategic Ins Corp	Property and Casualty	FL	21,307,552	17,872,053	7,646,025	8,756,721	0.9%	78.7%
23	20230	Central Mut Ins Co	Property and Casualty	OH	20,417,679	19,936,402	9,435,841	10,080,748	0.9%	79.6%
24	19070	Standard Fire Ins Co	Property and Casualty	CT	20,055,051	20,799,693	6,173,244	5,497,395	0.9%	80.4%
25	10861	Universal Prop & Cas Ins	Property and Casualty	FL	19,121,962	17,831,381	6,776,324	6,736,935	0.8%	81.2%
		<i>ALL OTHERS</i>			434,081,516	428,302,131	190,759,494	189,812,321	18.8%	100.0%
		TOTAL			2,314,547,326	2,257,738,053	1,037,087,022	1,022,983,155	100.0%	

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FOR THE YEAR ENDED DECEMBER 31, 2014

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 %
2014	04. Homeowners multiple peril	22667	Ace Amer Ins Co	Property and Casualty	PA	0	0	0	-4,006	0.0%
2014	04. Homeowners multiple peril	20702	Ace Fire Underwriters Ins Co	Property and Casualty	PA	0	0	0	-1,305	0.0%
2014	04. Homeowners multiple peril	33898	Aegis Security Ins Co	Property and Casualty	PA	161,386	172,640	44,587	18,387	0.0%
2014	04. Homeowners multiple peril	10014	Affiliated Fm Ins Co	Property and Casualty	RI	9,905	10,740	0	0	0.0%
2014	04. Homeowners multiple peril	19402	AIG Prop Cas Co	Property and Casualty	PA	6,992,515	6,748,274	6,034,134	6,522,202	0.3%
2014	04. Homeowners multiple peril	26883	AIG Specialty Ins Co	Authorized Surplus Lines	IL	48,134	155,728	0	-5,023	0.0%
2014	04. Homeowners multiple peril	13190	Alamance Farmers Mut Ins Co	Property and Casualty	NC	1,346,131	1,305,360	478,746	625,582	0.1%
2014	04. Homeowners multiple peril	18791	Alfa Alliance Ins Corp	Property and Casualty	VA	0	0	29,752	-8,852	0.0%
2014	04. Homeowners multiple peril	42579	Allied Prop & Cas Ins Co	Property and Casualty	IA	-105	-105	0	0	0.0%
2014	04. Homeowners multiple peril	19240	Allstate Ind Co	Property and Casualty	IL	102,317,746	97,739,856	34,897,214	35,389,635	4.4%
2014	04. Homeowners multiple peril	19232	Allstate Ins Co	Property and Casualty	IL	63,356,211	64,494,283	28,117,129	27,833,998	2.7%
2014	04. Homeowners multiple peril	33189	Alterra Excess & Surplus Ins Co	Authorized Surplus Lines	DE	56,344	86,310	201,898	199,365	0.0%
2014	04. Homeowners multiple peril	19100	Amco Ins Co	Property and Casualty	IA	4,169,678	3,745,327	920,588	879,316	0.2%
2014	04. Homeowners multiple peril	21849	American Automobile Ins Co	Property and Casualty	MO	12,739,465	12,675,869	7,429,887	8,062,078	0.6%
2014	04. Homeowners multiple peril	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	26,779,647	26,497,503	9,985,011	10,508,403	1.2%
2014	04. Homeowners multiple peril	23450	American Family Home Ins Co	Property and Casualty	FL	18,543,284	19,157,564	7,778,151	7,935,226	0.8%
2014	04. Homeowners multiple peril	24066	American Fire & Cas Co	Property and Casualty	NH	32,335	90,260	24,924	18,775	0.0%
2014	04. Homeowners multiple peril	19380	American Home Assur Co	Property and Casualty	NY	0	0	-400,000	-414,567	0.0%
2014	04. Homeowners multiple peril	21857	American Ins Co	Property and Casualty	OH	0	0	0	-11	0.0%
2014	04. Homeowners multiple peril	23469	American Modern Home Ins Co	Property and Casualty	OH	10,336,899	10,026,338	3,417,268	3,276,397	0.4%
2014	04. Homeowners multiple peril	38652	American Modern Select Ins Co	Property and Casualty	OH	-48,773	-48,773	0	0	0.0%
2014	04. Homeowners multiple peril	19615	American Reliable Ins Co	Property and Casualty	AZ	13,842,527	14,072,653	9,691,448	10,001,870	0.6%
2014	04. Homeowners multiple peril	19704	American States Ins Co	Property and Casualty	IN	0	0	0	-421	0.0%
2014	04. Homeowners multiple peril	10872	American Strategic Ins Corp	Property and Casualty	FL	21,307,552	17,872,053	7,646,025	8,756,721	0.9%
2014	04. Homeowners multiple peril	35912	American Western Home Ins Co	Authorized Surplus Lines	OK	263,278	266,089	67,402	72,425	0.0%
2014	04. Homeowners multiple peril	19976	Amica Mut Ins Co	Property and Casualty	RI	25,864,622	23,952,858	14,849,603	16,142,552	1.1%
2014	04. Homeowners multiple peril	41459	Armed Forces Ins Exch	Reciprocal	KS	2,077,579	2,021,660	1,034,355	1,218,972	0.1%
2014	04. Homeowners multiple peril	43460	Aspen Amer Ins Co	Property and Casualty	TX	0	0	0	3,644	0.0%
2014	04. Homeowners multiple peril	10717	Aspen Specialty Ins Co	Authorized Surplus Lines	ND	3,508	3,396	0	15,529	0.0%
2014	04. Homeowners multiple peril	21865	Associated Ind Corp	Property and Casualty	CA	1,360	1,323	0	-117	0.0%
2014	04. Homeowners multiple peril	18988	Auto Owners Ins Co	Property and Casualty	MI	33,922,671	33,308,593	17,744,529	17,029,834	1.5%
2014	04. Homeowners multiple peril	19062	Automobile Ins Co Of Hartford CT	Property and Casualty	CT	15,240,411	16,820,911	6,505,284	5,514,101	0.7%
2014	04. Homeowners multiple peril	26620	AXIS Surplus Ins Co	Authorized Surplus Lines	IL	225,195	198,627	114,650	47,191	0.0%
2014	04. Homeowners multiple peril	24813	Balboa Ins Co	Property and Casualty	CA	0	0	5,940	-110,330	0.0%
2014	04. Homeowners multiple peril	18279	Bankers Standard Ins Co	Property and Casualty	PA	1,331,501	1,282,532	104,433	754,535	0.1%
2014	04. Homeowners multiple peril	21970	Bedivere Ins Co	Property and Casualty	PA	0	0	0	5	0.0%
2014	04. Homeowners multiple peril	12961	Canopus US Ins	Authorized Surplus Lines	DE	63,894	32,382	10,907	16,008	0.0%
2014	04. Homeowners multiple peril	10720	Carolina Farmers Mut Ins Co	Property and Casualty	NC	2,588,170	2,531,637	813,695	705,017	0.1%
2014	04. Homeowners multiple peril	20230	Central Mut Ins Co	Property and Casualty	OH	20,417,679	19,936,402	9,435,841	10,080,748	0.9%
2014	04. Homeowners multiple peril	13725	Century Mut Ins Co	Property and Casualty	NC	1,933,746	1,823,688	589,843	398,179	0.1%
2014	04. Homeowners multiple peril	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	2,104,813	2,261,261	768,942	715,311	0.1%
2014	04. Homeowners multiple peril	38989	Chubb Custom Ins Co	Authorized Surplus Lines	NJ	0	57,350	0	-1,185	0.0%

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2014	04. Homeowners multiple peril	10677	Cincinnati Ins Co	Property and Casualty	OH	23,926,216	22,107,069	13,542,197	17,489,959	1.0%
2014	04. Homeowners multiple peril	20443	Continental Cas Co	Property and Casualty	IL	0	0	0	66	0.0%
2014	04. Homeowners multiple peril	35289	Continental Ins Co	Property and Casualty	PA	0	0	0	450	0.0%
2014	04. Homeowners multiple peril	40649	Economy Premier Assur Co	Property and Casualty	IL	3,818,754	3,981,140	2,275,118	2,467,454	0.2%
2014	04. Homeowners multiple peril	21261	Electric Ins Co	Property and Casualty	MA	2,073,607	2,041,721	716,014	730,253	0.1%
2014	04. Homeowners multiple peril	21407	Emcasco Ins Co	Property and Casualty	IA	0	0	-398	-398	0.0%
2014	04. Homeowners multiple peril	21326	Empire Fire & Marine Ins Co	Property and Casualty	NE	0	0	0	9	0.0%
2014	04. Homeowners multiple peril	21458	Employers Ins of Wausau	Property and Casualty	WI	0	0	0	-768	0.0%
2014	04. Homeowners multiple peril	15130	Encompass Ind Co	Property and Casualty	IL	5,670,105	5,828,125	2,205,013	2,235,259	0.2%
2014	04. Homeowners multiple peril	26263	Erie Ins Co	Property and Casualty	PA	7,561,788	1,654,588	307,866	503,629	0.3%
2014	04. Homeowners multiple peril	26271	Erie Ins Exch	Reciprocal	PA	118,821,976	117,351,438	60,525,865	58,142,098	5.1%
2014	04. Homeowners multiple peril	39020	Essex Ins Co	Authorized Surplus Lines	DE	651,992	612,010	351,104	377,185	0.0%
2014	04. Homeowners multiple peril	21652	Farmers Ins Exch	Reciprocal	CA	0	2,315	-12,061	-12,321	0.0%
2014	04. Homeowners multiple peril	20281	Federal Ins Co	Property and Casualty	IN	5,211,966	5,044,694	686,563	495,201	0.2%
2014	04. Homeowners multiple peril	39306	Fidelity & Deposit Co Of MD	Property and Casualty	MD	2,717,744	2,776,708	1,446,289	769,312	0.1%
2014	04. Homeowners multiple peril	10186	Fidelity Fire & Cas Co	Property and Casualty	FL	3,102,521	1,581,079	113,932	158,448	0.1%
2014	04. Homeowners multiple peril	21873	Firemans Fund Ins Co	Property and Casualty	CA	2,357,544	2,374,248	642,159	749,743	0.1%
2014	04. Homeowners multiple peril	39640	Firemans Fund Ins Co Of OH	Authorized Surplus Lines	OH	0	0	0	-2,141	0.0%
2014	04. Homeowners multiple peril	37710	First Amer Prop & Cas Ins Co	Property and Casualty	CA	1,776,276	2,098,109	714,980	455,070	0.1%
2014	04. Homeowners multiple peril	13990	First Community Ins Co	Property and Casualty	FL	7,426,061	6,829,969	2,453,791	3,069,385	0.3%
2014	04. Homeowners multiple peril	43877	First Mut Ins Co	Property and Casualty	NC	2,572,589	2,410,493	463,468	656,664	0.1%
2014	04. Homeowners multiple peril	10897	First Protective Ins Co	Property and Casualty	FL	3,323,172	1,523,405	95,555	151,747	0.1%
2014	04. Homeowners multiple peril	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	49,102,796	48,335,031	16,905,913	17,055,097	2.1%
2014	04. Homeowners multiple peril	11800	Foremost Prop & Cas Ins Co	Property and Casualty	MI	2,670,874	2,616,912	839,148	839,232	0.1%
2014	04. Homeowners multiple peril	41513	Foremost Signature Ins Co	Property and Casualty	MI	0	0	142,804	-287,918	0.0%
2014	04. Homeowners multiple peril	21253	Garrison Prop & Cas Ins Co	Property and Casualty	TX	7,962,980	7,087,067	3,947,761	3,962,978	0.3%
2014	04. Homeowners multiple peril	24414	General Cas Co Of WI	Property and Casualty	WI	0	0	0	13	0.0%
2014	04. Homeowners multiple peril	10182	Geovera Specialty Ins Co	Authorized Surplus Lines	DE	2,540,569	2,397,660	624,540	615,277	0.1%
2014	04. Homeowners multiple peril	22098	Grain Dealers Mut Ins Co	Property and Casualty	IN	973,394	1,037,442	696,369	581,312	0.0%
2014	04. Homeowners multiple peril	25984	Graphic Arts Mut Ins Co	Property and Casualty	NY	426,170	439,729	161,697	176,787	0.0%
2014	04. Homeowners multiple peril	20303	Great Northern Ins Co	Property and Casualty	IN	-14	-14	381,200	381,198	0.0%
2014	04. Homeowners multiple peril	44377	Halifax Mut Ins Co	Property and Casualty	NC	4,021,984	3,957,215	1,905,875	1,875,542	0.2%
2014	04. Homeowners multiple peril	36064	Hanover Amer Ins Co	Property and Casualty	NH	446,256	450,740	220,781	219,336	0.0%
2014	04. Homeowners multiple peril	22292	Hanover Ins Co	Property and Casualty	NH	646,171	673,942	213,828	182,605	0.0%
2014	04. Homeowners multiple peril	35696	Harleysville Preferred Ins Co	Property and Casualty	PA	2,836,287	2,710,794	1,704,365	1,140,668	0.1%
2014	04. Homeowners multiple peril	22357	Hartford Accident & Ind Co	Property and Casualty	CT	4,990,622	6,080,569	3,203,638	2,531,252	0.2%
2014	04. Homeowners multiple peril	29424	Hartford Cas Ins Co	Property and Casualty	IN	1,818,194	2,796,944	1,538,058	1,351,597	0.1%
2014	04. Homeowners multiple peril	19682	Hartford Fire In Co	Property and Casualty	CT	0	0	0	83	0.0%
2014	04. Homeowners multiple peril	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	6,290,736	7,412,852	3,533,431	2,431,826	0.3%
2014	04. Homeowners multiple peril	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	11,262,527	12,672,975	5,961,076	4,829,212	0.5%
2014	04. Homeowners multiple peril	17221	Homesite Ins Co	Property and Casualty	CT	15,830,683	12,891,355	5,714,479	7,131,006	0.7%
2014	04. Homeowners multiple peril	22578	Horace Mann Ins Co	Property and Casualty	IL	2,326,210	2,314,843	886,235	1,042,481	0.1%

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2014	04. Homeowners multiple peril	22756	Horace Mann Prop & Cas Ins Co	Property and Casualty	IL	5,675,453	5,513,133	3,764,234	4,704,998	0.2%
2014	04. Homeowners multiple peril	29068	IDS Prop Cas Ins Co	Property and Casualty	WI	7,152,770	6,001,671	3,658,230	4,475,059	0.3%
2014	04. Homeowners multiple peril	27960	Illinois Union Ins Co	Authorized Surplus Lines	IL	97,917	124,710	48,639	48,794	0.0%
2014	04. Homeowners multiple peril	43575	Indemnity Ins Co Of North Amer	Property and Casualty	PA	0	0	0	-1,640	0.0%
2014	04. Homeowners multiple peril	22713	Insurance Co of N Amer	Property and Casualty	PA	0	0	0	-101	0.0%
2014	04. Homeowners multiple peril	22829	Interstate Fire & Cas Co	Authorized Surplus Lines	IL	161,039	133,239	3,981	3,224	0.0%
2014	04. Homeowners multiple peril	38920	Kinsale Ins Co	Authorized Surplus Lines	AR	742	309	0	26	0.0%
2014	04. Homeowners multiple peril	19437	Lexington Ins Co	Authorized Surplus Lines	DE	5,243,011	4,925,324	923,908	1,065,953	0.2%
2014	04. Homeowners multiple peril	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	59,048,273	53,814,025	28,044,431	28,921,509	2.6%
2014	04. Homeowners multiple peril	23043	Liberty Mut Ins Co	Property and Casualty	MA	8,120,233	14,775,748	1,350,149	1,270,063	0.4%
2014	04. Homeowners multiple peril	13207	Lighthouse Prop Ins Corp	Property and Casualty	LA	94,088	10,598	0	341	0.0%
2014	04. Homeowners multiple peril	14400	Lititz Mut Ins Co	Property and Casualty	PA	13,703,407	13,130,062	6,085,722	5,305,007	0.6%
2014	04. Homeowners multiple peril	28932	Markel Amer Ins Co	Property and Casualty	VA	144,970	144,970	22,016	43,551	0.0%
2014	04. Homeowners multiple peril	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	653,596	664,025	133,056	141,205	0.0%
2014	04. Homeowners multiple peril	31968	Merastar Ins Co	Property and Casualty	IL	109,376	113,525	120,686	117,448	0.0%
2014	04. Homeowners multiple peril	25321	Metropolitan Drt Prop & Cas Ins Co	Property and Casualty	RI	179,703	175,985	175,579	192,137	0.0%
2014	04. Homeowners multiple peril	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	35,391,180	32,728,562	21,044,857	20,894,822	1.5%
2014	04. Homeowners multiple peril	21881	National Surety Corp	Property and Casualty	IL	624,289	656,795	105,907	24,853	0.0%
2014	04. Homeowners multiple peril	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	0	0	267	661	0.0%
2014	04. Homeowners multiple peril	26093	Nationwide Affinity Co of Amer	Property and Casualty	OH	-21	-21	0	0	0.0%
2014	04. Homeowners multiple peril	23760	Nationwide Gen Ins Co	Property and Casualty	OH	22,877,941	11,692,821	3,408,228	4,816,792	1.0%
2014	04. Homeowners multiple peril	25453	Nationwide Ins Co Of Amer	Property and Casualty	WI	-349	-361	0	0	0.0%
2014	04. Homeowners multiple peril	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	118,651,000	120,639,839	55,073,656	52,407,562	5.1%
2014	04. Homeowners multiple peril	23787	Nationwide Mut Ins Co	Property and Casualty	OH	144,489,275	150,542,835	68,243,367	62,320,089	6.2%
2014	04. Homeowners multiple peril	14788	NGM Ins Co	Property and Casualty	FL	3,627,448	3,832,473	2,311,757	2,181,932	0.2%
2014	04. Homeowners multiple peril	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	286,729,907	284,720,715	143,797,625	138,653,372	12.4%
2014	04. Homeowners multiple peril	16683	North Carolina Grange Mut Ins Co	Property and Casualty	NC	15,016,646	11,368,908	6,226,391	6,631,933	0.6%
2014	04. Homeowners multiple peril	13167	North Light Specialty Ins Co	Authorized Surplus Lines	IL	259,069	271,618	5,770	7,553	0.0%
2014	04. Homeowners multiple peril	24015	Northland Ins Co	Property and Casualty	CT	0	0	0	12	0.0%
2014	04. Homeowners multiple peril	24074	Ohio Cas Ins Co	Property and Casualty	NH	150,470	445,088	192,668	482,162	0.0%
2014	04. Homeowners multiple peril	20621	OneBeacon Amer Ins Co	Property and Casualty	PA	0	0	0	-8,148	0.0%
2014	04. Homeowners multiple peril	32700	Owners Ins Co	Property and Casualty	OH	30,536,725	29,793,030	10,969,831	9,606,045	1.3%
2014	04. Homeowners multiple peril	22748	Pacific Employers Ins Co	Property and Casualty	PA	0	0	0	-391	0.0%
2014	04. Homeowners multiple peril	20346	Pacific Ind Co	Property and Casualty	WI	2,334,884	2,263,347	1,087,278	1,004,059	0.1%
2014	04. Homeowners multiple peril	24198	Peerless Ins Co	Property and Casualty	NH	11,744,841	18,902,225	9,941,728	6,378,355	0.5%
2014	04. Homeowners multiple peril	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	26,346,204	25,341,532	11,582,612	11,532,276	1.1%
2014	04. Homeowners multiple peril	13714	Pharmacists Mut Ins Co	Property and Casualty	IA	64,904	54,407	1,542	2,652	0.0%
2014	04. Homeowners multiple peril	25623	Phoenix Ins Co	Property and Casualty	CT	22,108,885	23,552,273	9,477,529	8,733,796	1.0%
2014	04. Homeowners multiple peril	17335	Piedmont Mut Ins Co	Property and Casualty	NC	1,453,008	1,506,320	230,974	156,731	0.1%
2014	04. Homeowners multiple peril	37257	Praetorian Ins Co	Property and Casualty	PA	5,451,449	4,880,838	1,664,561	2,193,055	0.2%
2014	04. Homeowners multiple peril	12873	Privilege Underwriters Recp Exch	Reciprocal	FL	6,998,296	5,970,681	1,838,487	3,816,527	0.3%
2014	04. Homeowners multiple peril	34690	Property & Cas Ins Co Of Hartford	Property and Casualty	IN	-36	-36	0	0	0.0%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2014

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 %
2014	04. Homeowners multiple peril	39217	QBE Ins Corp	Property and Casualty	PA	1,375,876	968,484	234,967	341,116	0.1%
2014	04. Homeowners multiple peril	11515	QBE Specialty Ins Co	Authorized Surplus Lines	ND	306,123	340,128	0	-9,490	0.0%
2014	04. Homeowners multiple peril	12475	Republic Franklin Ins Co	Property and Casualty	OH	5,295,105	4,732,182	2,582,924	2,563,924	0.2%
2014	04. Homeowners multiple peril	42595	Rockingham Cas Co	Property and Casualty	VA	13,015	4,446	2,593	2,593	0.0%
2014	04. Homeowners multiple peril	24740	Safeco Ins Co Of Amer	Property and Casualty	NH	26,363,782	17,200,517	5,485,003	6,328,606	1.1%
2014	04. Homeowners multiple peril	41297	Scottsdale Ins Co	Authorized Surplus Lines	OH	2,944,757	3,264,452	688,518	491,097	0.1%
2014	04. Homeowners multiple peril	24988	Sentry Ins A Mut Co	Property and Casualty	WI	0	0	0	-86	0.0%
2014	04. Homeowners multiple peril	22888	Southern Fire & Cas Co	Property and Casualty	WI	464,964	455,992	88,449	-170,222	0.0%
2014	04. Homeowners multiple peril	19178	Southern Guar Ins Co	Property and Casualty	WI	0	0	0	-200	0.0%
2014	04. Homeowners multiple peril	22861	Southern Pilot Ins Co	Property and Casualty	WI	5,248,220	5,238,846	2,240,259	2,308,786	0.2%
2014	04. Homeowners multiple peril	19070	Standard Fire Ins Co	Property and Casualty	CT	20,055,051	20,799,693	6,173,244	5,497,395	0.9%
2014	04. Homeowners multiple peril	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	6,278,646	6,400,877	3,075,788	2,973,214	0.3%
2014	04. Homeowners multiple peril	25135	State Automobile Mut Ins Co	Property and Casualty	OH	7,650,307	7,192,836	2,701,245	3,523,662	0.3%
2014	04. Homeowners multiple peril	25143	State Farm Fire & Cas Co	Property and Casualty	IL	445,173,678	438,167,444	193,239,584	188,812,653	19.2%
2014	04. Homeowners multiple peril	16578	Stillwater Prop & Cas Ins Co	Property and Casualty	NY	2,386,761	2,536,634	1,476,664	901,849	0.1%
2014	04. Homeowners multiple peril	10340	Stonington Ins Co	Property and Casualty	TX	0	0	0	270	0.0%
2014	04. Homeowners multiple peril	22683	Teachers Ins Co	Property and Casualty	IL	7,369,110	7,474,190	2,666,496	2,373,155	0.3%
2014	04. Homeowners multiple peril	12617	The Members Ins Co	Property and Casualty	NC	3,703,830	3,067,285	1,440,032	1,727,086	0.2%
2014	04. Homeowners multiple peril	19038	Travelers Cas & Surety Co	Property and Casualty	CT	1,139,477	1,204,450	233,951	247,814	0.0%
2014	04. Homeowners multiple peril	25658	Travelers Ind Co	Property and Casualty	CT	645,470	689,259	250,937	298,574	0.0%
2014	04. Homeowners multiple peril	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	2,837,785	3,013,022	1,147,971	1,102,563	0.1%
2014	04. Homeowners multiple peril	36145	Travelers Personal Security Ins Co	Property and Casualty	CT	3,008,723	3,124,488	1,176,529	1,223,221	0.1%
2014	04. Homeowners multiple peril	29459	Twin City Fire Ins Co Co	Property and Casualty	IN	930,491	1,329,048	363,756	368,398	0.0%
2014	04. Homeowners multiple peril	10969	United Prop & Cas Ins Co	Property and Casualty	FL	14,045,015	8,057,384	2,304,366	3,073,805	0.6%
2014	04. Homeowners multiple peril	25941	Unitel Serv Automobile Assn	Reciprocal	TX	88,273,025	84,071,820	44,542,968	44,004,354	3.8%
2014	04. Homeowners multiple peril	16063	Unitrin Auto & Home Ins Co	Property and Casualty	NY	18,895,905	20,372,805	8,188,555	7,463,386	0.8%
2014	04. Homeowners multiple peril	10915	Unitrin Direct Prop & Cas Co	Property and Casualty	IL	0	0	0	-266	0.0%
2014	04. Homeowners multiple peril	40703	Unitrin Safeguard Ins Co	Property and Casualty	WI	15,058,676	15,826,544	9,750,547	10,352,441	0.7%
2014	04. Homeowners multiple peril	10759	Universal N Amer Ins Co	Property and Casualty	TX	12,153,183	12,966,326	6,176,385	5,077,634	0.5%
2014	04. Homeowners multiple peril	10861	Universal Prop & Cas Ins	Property and Casualty	FL	19,121,962	17,831,381	6,776,324	6,736,935	0.8%
2014	04. Homeowners multiple peril	25968	USAA Cas Ins Co	Property and Casualty	TX	49,481,806	46,944,349	24,818,942	25,475,583	2.1%
2014	04. Homeowners multiple peril	18600	USAA Gen Ind Co	Property and Casualty	TX	15,812,613	14,051,000	8,677,410	9,265,720	0.7%
2014	04. Homeowners multiple peril	25976	Utica Mut Ins Co	Property and Casualty	NY	172,215	184,462	77,139	70,078	0.0%
2014	04. Homeowners multiple peril	20508	Valley Forge Ins Co	Property and Casualty	PA	0	0	0	403	0.0%
2014	04. Homeowners multiple peril	20397	Vigilant Ins Co	Property and Casualty	NY	6,537,160	6,375,422	4,089,276	4,481,092	0.3%
2014	04. Homeowners multiple peril	40428	Voyager Ind Ins Co	Authorized Surplus Lines	GA	981,114	979,519	393,246	390,590	0.0%
2014	04. Homeowners multiple peril	44393	West Amer Ins Co	Property and Casualty	IN	148,932	481,601	273,260	236,269	0.0%
2014	04. Homeowners multiple peril	26166	Windsor Mount Joy Mut Ins Co	Property and Casualty	PA	2,245,898	2,306,198	763,189	632,802	0.1%
2014	04. Homeowners multiple peril		TOTAL			2,314,547,326	2,257,738,053	1,037,087,022	1,022,983,155	100.0%