

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FARMOWNERS MULTIPLE PERIL BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2015

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	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	27,678,335	27,559,843	12,405,301	12,720,999	47.5%	47.5%
2	17043	Everett Cash Mut Ins Co	Property and Casualty	PA	8,454,670	8,156,912	2,872,581	2,784,280	14.5%	62.0%
3	28223	Nationwide Agribusiness Ins Co	Property and Casualty	IA	5,888,799	5,484,135	2,274,340	2,572,596	10.1%	72.2%
4	16683	North Carolina Grange Mut Ins Co	Property and Casualty	NC	3,368,173	3,418,226	1,213,390	1,105,956	5.8%	77.9%
5	44377	Halifax Mut Ins Co	Property and Casualty	NC	2,955,904	2,959,569	605,918	-227,990	5.1%	83.0%
6	43575	Indemnity Ins Co Of North Amer	Property and Casualty	PA	1,774,054	1,845,947	259,916	546,217	3.0%	86.1%
7	14400	Lititz Mut Ins Co	Property and Casualty	PA	921,888	945,217	175,394	186,402	1.6%	87.6%
8	10178	FCCI Ins Co	Property and Casualty	FL	921,554	787,120	159,530	144,696	1.6%	89.2%
9	10720	Carolina Farmers Mut Ins Co	Property and Casualty	NC	880,664	858,023	189,869	175,656	1.5%	90.7%
10	24112	Westfield Ins Co	Property and Casualty	OH	856,751	747,930	203,434	155,473	1.5%	92.2%
11	13190	Alamance Farmers Mut Ins Co	Property and Casualty	NC	672,737	657,433	191,512	173,171	1.2%	93.4%
12	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	627,693	578,387	86,198	164,417	1.1%	94.4%
13	43877	First Mut Ins Co	Property and Casualty	NC	558,875	591,036	43,474	43,113	1.0%	95.4%
14	38970	Markel Ins Co	Property and Casualty	IL	489,957	419,972	2,634,912	2,968,510	0.8%	96.2%
15	20141	National Trust Ins Co	Property and Casualty	IN	386,800	378,386	68,298	50,318	0.7%	96.9%
16	16691	Great Amer Ins Co	Property and Casualty	OH	376,088	368,772	3,856	99,220	0.6%	97.6%
17	25658	Travelers Ind Co	Property and Casualty	CT	328,663	324,206	29,366	23,777	0.6%	98.1%
18	13725	Century Mut Ins Co	Property and Casualty	NC	233,616	250,503	18,845	22,595	0.4%	98.5%
19	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	225,101	225,447	95,541	96,196	0.4%	98.9%
20	40045	Starnet Ins Co	Property and Casualty	DE	125,146	117,605	58,857	86,261	0.2%	99.1%
21	25682	Travelers Ind Co Of CT	Property and Casualty	CT	121,791	124,589	17,163	11,491	0.2%	99.3%
22	21857	American Ins Co	Property and Casualty	OH	118,569	148,695	12,925	-3,319	0.2%	99.5%
23	26832	Great Amer Alliance Ins Co	Property and Casualty	OH	110,575	101,681	-932	-1,116	0.2%	99.7%
24	17335	Piedmont Mut Ins Co	Property and Casualty	NC	75,380	78,365	2,500	311	0.1%	99.9%
25	21881	National Surety Corp	Property and Casualty	IL	66,776	75,024	8,622	-67,406	0.1%	100.0%
		ALL OTHERS			18,875	294,231	129,368	31,888	0.0%	100.0%
		TOTAL			58,237,434	57,497,254	23,760,178	23,863,712	100.0%	

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FOR THE YEAR ENDED DECEMBER 31, 2015

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 %
2015	03. Farmowners multiple peril	13190	Alamance Farmers Mut Ins Co	Property and Casualty	NC	672,737	657,433	191,512	173,171	1.2%
2015	03. Farmowners multiple peril	42579	Allied Prop & Cas Ins Co	Property and Casualty	IA	-2,508	207,879	129,368	88,032	0.0%
2015	03. Farmowners multiple peril	21857	American Ins Co	Property and Casualty	OH	118,569	148,695	12,925	-3,319	0.2%
2015	03. Farmowners multiple peril	19704	American States Ins Co	Property and Casualty	IN	1,987	1,974	0	0	0.0%
2015	03. Farmowners multiple peril	21865	Associated Ind Corp	Property and Casualty	CA	256	14,563	0	-198	0.0%
2015	03. Farmowners multiple peril	18279	Bankers Standard Ins Co	Property and Casualty	PA	0	0	0	1	0.0%
2015	03. Farmowners multiple peril	10720	Carolina Farmers Mut Ins Co	Property and Casualty	NC	880,664	858,023	189,869	175,656	1.5%
2015	03. Farmowners multiple peril	13725	Century Mut Ins Co	Property and Casualty	NC	233,616	250,503	18,845	22,595	0.4%
2015	03. Farmowners multiple peril	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	225,101	225,447	95,541	96,196	0.4%
2015	03. Farmowners multiple peril	17043	Everett Cash Mut Ins Co	Property and Casualty	PA	8,454,670	8,156,912	2,872,581	2,784,280	14.5%
2015	03. Farmowners multiple peril	10178	FCCI Ins Co	Property and Casualty	FL	921,554	787,120	159,530	144,696	1.6%
2015	03. Farmowners multiple peril	21873	Firemans Fund Ins Co	Property and Casualty	CA	20,459	30,393	0	-62,107	0.0%
2015	03. Farmowners multiple peril	43877	First Mut Ins Co	Property and Casualty	NC	558,875	591,036	43,474	43,113	1.0%
2015	03. Farmowners multiple peril	26832	Great Amer Alliance Ins Co	Property and Casualty	OH	110,575	101,681	-932	-1,116	0.2%
2015	03. Farmowners multiple peril	26344	Great Amer Assur Co	Property and Casualty	OH	-34,242	3,835	0	649	-0.1%
2015	03. Farmowners multiple peril	16691	Great Amer Ins Co	Property and Casualty	OH	376,088	368,772	3,856	99,220	0.6%
2015	03. Farmowners multiple peril	22136	Great Amer Ins Co of NY	Property and Casualty	NY	32,253	34,917	0	4,462	0.1%
2015	03. Farmowners multiple peril	44377	Halifax Mut Ins Co	Property and Casualty	NC	2,955,904	2,959,569	605,918	-227,990	5.1%
2015	03. Farmowners multiple peril	43575	Indemnity Ins Co Of North Amer	Property and Casualty	PA	1,774,054	1,845,947	259,916	546,217	3.0%
2015	03. Farmowners multiple peril	14400	Lititz Mut Ins Co	Property and Casualty	PA	921,888	945,217	175,394	186,402	1.6%
2015	03. Farmowners multiple peril	38970	Markel Ins Co	Property and Casualty	IL	489,957	419,972	2,634,912	2,968,510	0.8%
2015	03. Farmowners multiple peril	21881	National Surety Corp	Property and Casualty	IL	66,776	75,024	8,622	-67,406	0.1%
2015	03. Farmowners multiple peril	20141	National Trust Ins Co	Property and Casualty	IN	386,800	378,386	68,298	50,318	0.7%
2015	03. Farmowners multiple peril	28223	Nationwide Agribusiness Ins Co	Property and Casualty	IA	5,888,799	5,484,135	2,274,340	2,572,596	10.1%
2015	03. Farmowners multiple peril	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	0	0	0	1,012	0.0%
2015	03. Farmowners multiple peril	23787	Nationwide Mut Ins Co	Property and Casualty	OH	0	0	0	9	0.0%
2015	03. Farmowners multiple peril	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	27,678,335	27,559,843	12,405,301	12,720,999	47.5%
2015	03. Farmowners multiple peril	16683	North Carolina Grange Mut Ins Co	Property and Casualty	NC	3,368,173	3,418,226	1,213,390	1,105,956	5.8%
2015	03. Farmowners multiple peril	17335	Piedmont Mut Ins Co	Property and Casualty	NC	75,380	78,365	2,500	311	0.1%
2015	03. Farmowners multiple peril	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	670	670	0	28	0.0%
2015	03. Farmowners multiple peril	40045	Starnet Ins Co	Property and Casualty	DE	125,146	117,605	58,857	86,261	0.2%
2015	03. Farmowners multiple peril	25658	Travelers Ind Co	Property and Casualty	CT	328,663	324,206	29,366	23,777	0.6%
2015	03. Farmowners multiple peril	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	627,693	578,387	86,198	164,417	1.1%
2015	03. Farmowners multiple peril	25682	Travelers Ind Co Of CT	Property and Casualty	CT	121,791	124,589	17,163	11,491	0.2%
2015	03. Farmowners multiple peril	24112	Westfield Ins Co	Property and Casualty	OH	856,751	747,930	203,434	155,473	1.5%
2015	03. Farmowners multiple peril		TOTAL			58,237,434	57,497,254	23,760,178	23,863,712	100.0%