

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS 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	25143	State Farm Fire & Cas Co	Property and Casualty	IL	453,675,996	448,988,957	183,512,085	185,621,890	19.1%	19.1%
2	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	297,315,888	290,928,433	140,108,805	138,941,454	12.5%	31.6%
3	23787	Nationwide Mut Ins Co	Property and Casualty	OH	127,358,265	135,711,439	51,624,703	49,987,046	5.4%	37.0%
4	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	109,314,243	113,618,423	43,170,919	41,323,627	4.6%	41.6%
5	19240	Allstate Ind Co	Property and Casualty	IL	108,774,634	105,479,952	38,013,215	38,991,788	4.6%	46.1%
6	26271	Erie Ins Exch	Reciprocal	PA	108,614,375	114,210,624	49,460,169	49,832,470	4.6%	50.7%
7	25941	United Serv Automobile Assn	Reciprocal	TX	92,708,078	90,785,847	41,224,317	42,140,769	3.9%	54.6%
8	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	65,938,060	62,388,066	28,674,646	28,910,576	2.8%	57.4%
9	19232	Allstate Ins Co	Property and Casualty	IL	60,341,934	61,596,705	22,165,729	23,226,150	2.5%	59.9%
10	25968	USAA Cas Ins Co	Property and Casualty	TX	53,116,843	51,568,260	27,180,854	28,677,168	2.2%	62.2%
11	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	50,580,044	49,720,878	16,514,435	16,996,548	2.1%	64.3%
12	23760	Nationwide Gen Ins Co	Property and Casualty	OH	42,001,210	32,208,196	12,080,213	14,020,405	1.8%	66.1%
13	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	39,540,006	37,699,517	21,565,984	23,345,794	1.7%	67.7%
14	18988	Auto Owners Ins Co	Property and Casualty	MI	34,730,280	34,290,559	16,118,449	16,624,698	1.5%	69.2%
15	32700	Owners Ins Co	Property and Casualty	OH	31,442,395	30,819,773	12,020,888	12,049,036	1.3%	70.5%
16	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	29,379,678	28,329,443	10,482,631	10,266,140	1.2%	71.7%
17	19976	Amica Mut Ins Co	Property and Casualty	RI	28,884,805	27,391,312	16,442,687	16,654,735	1.2%	73.0%
18	10677	Cincinnati Ins Co	Property and Casualty	OH	28,647,903	26,202,480	15,203,857	13,699,348	1.2%	74.2%
19	10969	United Prop & Cas Ins Co	Property and Casualty	FL	27,643,468	20,668,773	4,887,958	7,240,689	1.2%	75.3%
20	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	26,808,569	26,565,927	11,471,352	11,707,857	1.1%	76.5%
21	26263	Erie Ins Co	Property and Casualty	PA	26,514,500	17,012,761	4,843,070	5,928,009	1.1%	77.6%
22	24740	Safeco Ins Co Of Amer	Property and Casualty	NH	26,061,678	27,527,729	9,433,057	11,193,413	1.1%	78.7%
23	10861	Universal Prop & Cas Ins	Property and Casualty	FL	24,332,903	21,505,488	7,424,519	7,038,937	1.0%	79.7%
24	10872	American Strategic Ins Corp	Property and Casualty	FL	22,736,644	22,417,976	9,396,325	7,502,613	1.0%	80.6%
25	17221	Homesite Ins Co	Property and Casualty	CT	21,724,968	18,390,520	8,915,928	8,881,722	0.9%	81.6%
		ALL OTHERS			438,148,785	437,009,990	197,723,233	202,060,554	18.4%	100.0%
		TOTAL			2,376,336,152	2,333,038,028	999,660,028	1,012,863,436	100.0%	

NORTH CAROLINA DEPARTMENT OF INSURANCE
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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	04. Homeowners multiple peril	22667	Ace Amer Ins Co	Property and Casualty	PA	721,499	0	0	-1,875	0.0%
2015	04. Homeowners multiple peril	20702	Ace Fire Underwriters Ins Co	Property and Casualty	PA	0	0	0	-495	0.0%
2015	04. Homeowners multiple peril	33898	Aegis Security Ins Co	Property and Casualty	PA	167,827	162,094	25,869	29,069	0.0%
2015	04. Homeowners multiple peril	10014	Affiliated Fm Ins Co	Property and Casualty	RI	-421	3,940	0	0	0.0%
2015	04. Homeowners multiple peril	19402	AIG Prop Cas Co	Property and Casualty	PA	6,830,979	6,797,705	1,986,754	1,938,684	0.3%
2015	04. Homeowners multiple peril	26883	AIG Specialty Ins Co	Authorized Surplus Lines Writer	IL	36,102	36,037	0	-41,281	0.0%
2015	04. Homeowners multiple peril	13190	Alamance Farmers Mut Ins Co	Property and Casualty	NC	1,721,045	1,523,084	489,332	402,686	0.1%
2015	04. Homeowners multiple peril	18791	Alfa Alliance Ins Corp	Property and Casualty	VA	0	0	-133	1,467	0.0%
2015	04. Homeowners multiple peril	19240	Allstate Ind Co	Property and Casualty	IL	108,774,634	105,479,952	38,013,215	38,991,788	4.6%
2015	04. Homeowners multiple peril	19232	Allstate Ins Co	Property and Casualty	IL	60,341,934	61,596,705	22,165,729	23,226,150	2.5%
2015	04. Homeowners multiple peril	19100	Amco Ins Co	Property and Casualty	IA	4,992,000	4,526,893	1,582,852	1,808,941	0.2%
2015	04. Homeowners multiple peril	21849	American Automobile Ins Co	Property and Casualty	MO	10,499,148	12,085,621	7,727,185	6,530,110	0.4%
2015	04. Homeowners multiple peril	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	29,379,678	28,329,443	10,482,631	10,266,140	1.2%
2015	04. Homeowners multiple peril	23450	American Family Home Ins Co	Property and Casualty	FL	16,561,557	17,095,179	8,802,220	9,165,537	0.7%
2015	04. Homeowners multiple peril	24066	American Fire & Cas Co	Property and Casualty	NH	0	3,762	0	-3,256	0.0%
2015	04. Homeowners multiple peril	19380	American Home Assur Co	Property and Casualty	NY	0	0	8,500	9,307	0.0%
2015	04. Homeowners multiple peril	21857	American Ins Co	Property and Casualty	OH	0	0	0	-4	0.0%
2015	04. Homeowners multiple peril	23469	American Modern Home Ins Co	Property and Casualty	OH	10,002,160	9,656,145	4,187,731	4,756,117	0.4%
2015	04. Homeowners multiple peril	38652	American Modern Select Ins Co	Property and Casualty	OH	112	112	0	0	0.0%
2015	04. Homeowners multiple peril	19615	American Reliable Ins Co	Property and Casualty	AZ	13,993,867	14,376,584	9,823,619	14,597,142	0.6%
2015	04. Homeowners multiple peril	10872	American Strategic Ins Corp	Property and Casualty	FL	22,736,644	22,417,976	9,396,325	7,502,613	1.0%
2015	04. Homeowners multiple peril	35912	American Western Home Ins Co	Authorized Surplus Lines Writer	OK	201,386	254,185	68,670	54,152	0.0%
2015	04. Homeowners multiple peril	19976	Amica Mut Ins Co	Property and Casualty	RI	28,884,805	27,391,312	16,442,687	16,654,735	1.2%
2015	04. Homeowners multiple peril	41459	Armed Forces Ins Exch	Reciprocal	KS	2,344,909	2,203,804	1,003,500	838,352	0.1%
2015	04. Homeowners multiple peril	43460	Aspen Amer Ins Co	Property and Casualty	TX	0	0	0	-306	0.0%
2015	04. Homeowners multiple peril	10717	Aspen Specialty Ins Co	Authorized Surplus Lines Writer	ND	2,877	3,190	0	4,926	0.0%
2015	04. Homeowners multiple peril	21865	Associated Ind Corp	Property and Casualty	CA	881	1,366	0	56	0.0%
2015	04. Homeowners multiple peril	18988	Auto Owners Ins Co	Property and Casualty	MI	34,730,280	34,290,559	16,118,449	16,624,698	1.5%
2015	04. Homeowners multiple peril	19062	Automobile Ins Co Of Hartford CT	Property and Casualty	CT	13,567,403	14,271,118	4,803,022	4,582,051	0.6%
2015	04. Homeowners multiple peril	26620	AXIS Surplus Ins Co	Authorized Surplus Lines Writer	IL	208,976	229,714	133,524	143,780	0.0%
2015	04. Homeowners multiple peril	24813	Balboa Ins Co	Property and Casualty	CA	0	0	7,041	11,630	0.0%
2015	04. Homeowners multiple peril	18279	Bankers Standard Ins Co	Property and Casualty	PA	2,145,830	1,510,083	331,172	231,613	0.1%
2015	04. Homeowners multiple peril	21970	Bedivere Ins Co	Property and Casualty	PA	0	0	0	-1	0.0%
2015	04. Homeowners multiple peril	12961	Canopus US Ins	Authorized Surplus Lines Writer	DE	203,616	135,705	21,468	110,534	0.0%
2015	04. Homeowners multiple peril	10720	Carolina Farmers Mut Ins Co	Property and Casualty	NC	2,690,800	2,641,185	1,080,826	2,102,485	0.1%
2015	04. Homeowners multiple peril	20230	Central Mut Ins Co	Property and Casualty	OH	21,595,581	20,993,708	10,905,476	12,497,249	0.9%
2015	04. Homeowners multiple peril	13725	Century Mut Ins Co	Property and Casualty	NC	2,198,133	2,091,117	696,905	733,672	0.1%
2015	04. Homeowners multiple peril	26905	Century Natl Ins Co	Property and Casualty	CA	399	39	0	2,009	0.0%
2015	04. Homeowners multiple peril	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	1,900,190	2,005,989	511,672	369,902	0.1%
2015	04. Homeowners multiple peril	38989	Chubb Custom Ins Co	Authorized Surplus Lines Writer	NJ	63,481	7,932	0	-3,281	0.0%
2015	04. Homeowners multiple peril	10677	Cincinnati Ins Co	Property and Casualty	OH	28,647,903	26,202,480	15,203,857	13,699,348	1.2%
2015	04. Homeowners multiple peril	20443	Continental Cas Co	Property and Casualty	IL	0	0	0	-66	0.0%
2015	04. Homeowners multiple peril	35289	Continental Ins Co	Property and Casualty	PA	0	0	6,306	5,855	0.0%

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2015	04. Homeowners multiple peril	40649	Economy Premier Assur Co	Property and Casualty	IL	3,410,553	3,584,650	1,950,548	1,884,218	0.1%
2015	04. Homeowners multiple peril	21261	Electric Ins Co	Property and Casualty	MA	2,067,693	2,066,209	628,068	661,955	0.1%
2015	04. Homeowners multiple peril	21326	Empire Fire & Marine Ins Co	Property and Casualty	NE	0	0	0	8	0.0%
2015	04. Homeowners multiple peril	15130	Encompass Ind Co	Property and Casualty	IL	4,581,464	5,043,947	2,044,938	1,875,886	0.2%
2015	04. Homeowners multiple peril	26263	Erie Ins Co	Property and Casualty	PA	26,514,500	17,012,761	4,843,070	5,928,009	1.1%
2015	04. Homeowners multiple peril	26271	Erie Ins Exch	Reciprocal	PA	108,614,375	114,210,624	49,460,169	49,832,470	4.6%
2015	04. Homeowners multiple peril	39020	Essex Ins Co	Authorized Surplus Lines Writer	DE	602,759	622,864	85,445	101,734	0.0%
2015	04. Homeowners multiple peril	35378	Evanston Ins Co	Authorized Surplus Lines Writer	IL	37,082	30,624	80,334	71,505	0.0%
2015	04. Homeowners multiple peril	21652	Farmers Ins Exch	Reciprocal	CA	0	0	0	3	0.0%
2015	04. Homeowners multiple peril	20281	Federal Ins Co	Property and Casualty	IN	5,312,176	5,277,789	1,268,917	1,355,860	0.2%
2015	04. Homeowners multiple peril	39306	Fidelity & Deposit Co Of MD	Property and Casualty	MD	70,381	1,298,156	763,839	260,185	0.0%
2015	04. Homeowners multiple peril	21873	Firemans Fund Ins Co	Property and Casualty	CA	1,331,862	1,532,115	910,041	540,174	0.1%
2015	04. Homeowners multiple peril	39640	Firemans Fund Ins Co Of OH	Authorized Surplus Lines Writer	OH	0	0	0	15,265	0.0%
2015	04. Homeowners multiple peril	37710	First Amer Prop & Cas Ins Co	Property and Casualty	CA	1,503,066	1,627,772	555,541	648,518	0.1%
2015	04. Homeowners multiple peril	13990	First Community Ins Co	Property and Casualty	FL	6,211,472	6,838,210	2,976,368	3,318,969	0.3%
2015	04. Homeowners multiple peril	43877	First Mut Ins Co	Property and Casualty	NC	2,705,447	2,684,736	792,101	580,907	0.1%
2015	04. Homeowners multiple peril	10897	First Protective Ins Co	Property and Casualty	FL	10,985,803	9,144,175	836,639	1,388,458	0.5%
2015	04. Homeowners multiple peril	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	50,580,044	49,720,878	16,514,435	16,996,548	2.1%
2015	04. Homeowners multiple peril	11800	Foremost Prop & Cas Ins Co	Property and Casualty	MI	2,804,520	2,717,193	1,074,912	1,146,968	0.1%
2015	04. Homeowners multiple peril	41513	Foremost Signature Ins Co	Property and Casualty	MI	0	0	589	-48,044	0.0%
2015	04. Homeowners multiple peril	21253	Garrison Prop & Cas Ins Co	Property and Casualty	TX	9,769,348	8,860,203	5,350,902	5,573,614	0.4%
2015	04. Homeowners multiple peril	10182	Geovera Specialty Ins Co	Authorized Surplus Lines Writer	DE	2,221,216	2,419,761	299,120	200,456	0.1%
2015	04. Homeowners multiple peril	22098	Grain Dealers Mut Ins Co	Property and Casualty	IN	935,550	953,560	361,728	442,469	0.0%
2015	04. Homeowners multiple peril	25984	Graphic Arts Mut Ins Co	Property and Casualty	NY	410,868	415,486	152,971	170,708	0.0%
2015	04. Homeowners multiple peril	20303	Great Northern Ins Co	Property and Casualty	IN	0	0	-74,239	-74,248	0.0%
2015	04. Homeowners multiple peril	22322	Greenwich Ins Co	Property and Casualty	DE	0	0	0	-66	0.0%
2015	04. Homeowners multiple peril	44377	Halifax Mut Ins Co	Property and Casualty	NC	3,828,498	3,833,244	759,835	811,464	0.2%
2015	04. Homeowners multiple peril	36064	Hanover Amer Ins Co	Property and Casualty	NH	413,133	436,530	19,244	13,603	0.0%
2015	04. Homeowners multiple peril	22292	Hanover Ins Co	Property and Casualty	NH	602,333	626,725	203,472	196,393	0.0%
2015	04. Homeowners multiple peril	35696	Harleysville Preferred Ins Co	Property and Casualty	PA	2,887,879	2,875,462	935,850	941,015	0.1%
2015	04. Homeowners multiple peril	22357	Hartford Accident & Ind Co	Property and Casualty	CT	3,838,114	4,425,014	1,558,344	1,816,008	0.2%
2015	04. Homeowners multiple peril	29424	Hartford Cas Ins Co	Property and Casualty	IN	1,085,678	1,341,176	1,026,734	1,159,215	0.0%
2015	04. Homeowners multiple peril	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	5,295,623	5,690,154	1,474,780	1,219,111	0.2%
2015	04. Homeowners multiple peril	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	10,235,183	10,398,331	4,833,653	4,974,931	0.4%
2015	04. Homeowners multiple peril	17221	Homesite Ins Co	Property and Casualty	CT	21,724,968	18,390,520	8,915,928	8,881,722	0.9%
2015	04. Homeowners multiple peril	22578	Horace Mann Ins Co	Property and Casualty	IL	2,262,371	2,300,863	758,588	935,860	0.1%
2015	04. Homeowners multiple peril	22756	Horace Mann Prop & Cas Ins Co	Property and Casualty	IL	5,995,404	5,819,891	4,037,895	3,236,891	0.3%
2015	04. Homeowners multiple peril	29068	IDS Prop Cas Ins Co	Property and Casualty	WI	9,014,424	8,107,438	5,519,697	5,604,059	0.4%
2015	04. Homeowners multiple peril	27960	Illinois Union Ins Co	Authorized Surplus Lines Writer	IL	123,606	127,360	33,367	36,776	0.0%
2015	04. Homeowners multiple peril	43575	Indemnity Ins Co Of North Amer	Property and Casualty	PA	0	0	0	-769	0.0%
2015	04. Homeowners multiple peril	22713	Insurance Co of N Amer	Property and Casualty	PA	0	0	0	-39	0.0%
2015	04. Homeowners multiple peril	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	111,272	141,231	0	4,855	0.0%
2015	04. Homeowners multiple peril	38920	Kinsale Ins Co	Authorized Surplus Lines Writer	AR	0	433	0	13	0.0%

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2015	04. Homeowners multiple peril	20621	Lamorak Ins Co	Property and Casualty	PA	0	0	0	-23	0.0%
2015	04. Homeowners multiple peril	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	5,123,551	5,173,113	506,668	239,538	0.2%
2015	04. Homeowners multiple peril	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	65,938,060	62,388,066	28,674,646	28,910,576	2.8%
2015	04. Homeowners multiple peril	23043	Liberty Mut Ins Co	Property and Casualty	MA	0	0	0	-6,306	0.0%
2015	04. Homeowners multiple peril	13207	Lighthouse Prop Ins Corp	Property and Casualty	LA	799,874	445,112	10,183	99,435	0.0%
2015	04. Homeowners multiple peril	14400	Lititz Mut Ins Co	Property and Casualty	PA	14,132,526	13,956,527	5,052,635	5,519,905	0.6%
2015	04. Homeowners multiple peril	28932	Markel Amer Ins Co	Property and Casualty	VA	278,855	278,855	53,196	62,715	0.0%
2015	04. Homeowners multiple peril	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	613,326	629,157	154,975	139,866	0.0%
2015	04. Homeowners multiple peril	31968	Merastar Ins Co	Property and Casualty	IL	101,558	103,071	122,623	117,640	0.0%
2015	04. Homeowners multiple peril	24821	Meritplan Ins Co	Property and Casualty	CA	0	-4,706	0	0	0.0%
2015	04. Homeowners multiple peril	25321	Metropolitan Drt Prop & Cas Ins Co	Property and Casualty	RI	147,106	162,104	22,756	2,848	0.0%
2015	04. Homeowners multiple peril	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	39,540,006	37,699,517	21,565,984	23,345,794	1.7%
2015	04. Homeowners multiple peril	21881	National Surety Corp	Property and Casualty	IL	551,155	620,644	144,816	295,864	0.0%
2015	04. Homeowners multiple peril	26093	Nationwide Affinity Co of Amer	Property and Casualty	OH	-82	-82	0	0	0.0%
2015	04. Homeowners multiple peril	23760	Nationwide Gen Ins Co	Property and Casualty	OH	42,001,210	32,208,196	12,080,213	14,020,405	1.8%
2015	04. Homeowners multiple peril	25453	Nationwide Ins Co Of Amer	Property and Casualty	WI	-2,660	-2,660	0	0	0.0%
2015	04. Homeowners multiple peril	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	109,314,243	113,618,423	43,170,919	41,323,627	4.6%
2015	04. Homeowners multiple peril	23787	Nationwide Mut Ins Co	Property and Casualty	OH	127,358,265	135,711,439	51,624,703	49,987,046	5.4%
2015	04. Homeowners multiple peril	14788	NGM Ins Co	Property and Casualty	FL	3,575,633	3,580,622	1,564,382	1,575,707	0.2%
2015	04. Homeowners multiple peril	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	297,315,888	290,928,433	140,108,805	138,941,454	12.5%
2015	04. Homeowners multiple peril	16683	North Carolina Grange Mut Ins Co	Property and Casualty	NC	15,012,031	14,924,984	6,000,452	6,152,320	0.6%
2015	04. Homeowners multiple peril	13167	North Light Specialty Ins Co	Authorized Surplus Lines Writer	IL	223,049	232,247	0	-2,495	0.0%
2015	04. Homeowners multiple peril	24015	Northland Ins Co	Property and Casualty	CT	0	0	0	-14	0.0%
2015	04. Homeowners multiple peril	24074	Ohio Cas Ins Co	Property and Casualty	NH	-1,787	17,908	333,709	-44,255	0.0%
2015	04. Homeowners multiple peril	32700	Owners Ins Co	Property and Casualty	OH	31,442,395	30,819,773	12,020,888	12,049,036	1.3%
2015	04. Homeowners multiple peril	22748	Pacific Employers Ins Co	Property and Casualty	PA	0	0	0	-148	0.0%
2015	04. Homeowners multiple peril	20346	Pacific Ind Co	Property and Casualty	WI	2,339,641	2,289,861	672,950	664,012	0.1%
2015	04. Homeowners multiple peril	24198	Peerless Ins Co	Property and Casualty	NH	-48,960	705,647	1,767,428	-11,377	0.0%
2015	04. Homeowners multiple peril	10673	Penn Star Ins Co	Authorized Surplus Lines Writer	PA	191,610	30,882	0	0	0.0%
2015	04. Homeowners multiple peril	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	26,808,569	26,565,927	11,471,352	11,707,857	1.1%
2015	04. Homeowners multiple peril	13714	Pharmacists Mut Ins Co	Property and Casualty	IA	90,744	78,964	9,814	12,664	0.0%
2015	04. Homeowners multiple peril	25623	Phoenix Ins Co	Property and Casualty	CT	20,144,799	21,024,503	7,096,588	6,373,435	0.8%
2015	04. Homeowners multiple peril	17335	Piedmont Mut Ins Co	Property and Casualty	NC	1,492,824	1,480,551	452,140	534,906	0.1%
2015	04. Homeowners multiple peril	37257	Praetorian Ins Co	Property and Casualty	PA	9,096,949	7,017,336	1,995,539	3,164,544	0.4%
2015	04. Homeowners multiple peril	12873	Privilege Underwriters Recp Exch	Reciprocal	FL	9,528,403	8,170,202	7,154,418	5,899,066	0.4%
2015	04. Homeowners multiple peril	38628	Progressive Northern Ins Co	Property and Casualty	WI	12,286	1,209	0	67	0.0%
2015	04. Homeowners multiple peril	34690	Property & Cas Ins Co Of Hartford	Property and Casualty	IN	-181	-181	0	0	0.0%
2015	04. Homeowners multiple peril	39217	QBE Ins Corp	Property and Casualty	PA	1,970,327	1,625,206	1,535,894	826,157	0.1%
2015	04. Homeowners multiple peril	11515	QBE Specialty Ins Co	Authorized Surplus Lines Writer	ND	582,442	458,617	0	98,525	0.0%
2015	04. Homeowners multiple peril	12475	Republic Franklin Ins Co	Property and Casualty	OH	5,913,071	5,637,266	3,635,458	3,763,021	0.2%
2015	04. Homeowners multiple peril	42595	Rockingham Cas Co	Property and Casualty	VA	10,244	15,410	0	0	0.0%
2015	04. Homeowners multiple peril	24740	Safeco Ins Co Of Amer	Property and Casualty	NH	26,061,678	27,527,729	9,433,057	11,193,413	1.1%
2015	04. Homeowners multiple peril	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	2,322,496	2,655,080	968,590	1,154,025	0.1%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL BUSINESS
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	04. Homeowners multiple peril	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	219	219	1	1	0.0%
2015	04. Homeowners multiple peril	11000	Sentinel Ins Co Ltd	Property and Casualty	CT	-98	-98	0	0	0.0%
2015	04. Homeowners multiple peril	24988	Sentry Ins A Mut Co	Property and Casualty	WI	0	0	0	-153	0.0%
2015	04. Homeowners multiple peril	22888	Southern Fire & Cas Co	Property and Casualty	WI	428,209	448,082	216,373	445,431	0.0%
2015	04. Homeowners multiple peril	19178	Southern Guar Ins Co	Property and Casualty	WI	-9	-9	0	227	0.0%
2015	04. Homeowners multiple peril	22861	Southern Pilot Ins Co	Property and Casualty	WI	5,136,897	5,198,074	2,652,220	4,438,591	0.2%
2015	04. Homeowners multiple peril	19070	Standard Fire Ins Co	Property and Casualty	CT	19,128,211	19,520,570	4,549,951	4,560,048	0.8%
2015	04. Homeowners multiple peril	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	5,941,759	6,118,772	2,586,032	2,406,449	0.3%
2015	04. Homeowners multiple peril	25135	State Automobile Mut Ins Co	Property and Casualty	OH	8,233,676	7,913,797	3,578,958	2,997,729	0.3%
2015	04. Homeowners multiple peril	25143	State Farm Fire & Cas Co	Property and Casualty	IL	453,675,996	448,988,957	183,512,085	185,621,890	19.1%
2015	04. Homeowners multiple peril	16578	Stillwater Prop & Cas Ins Co	Property and Casualty	NY	2,222,512	2,283,993	832,642	757,110	0.1%
2015	04. Homeowners multiple peril	10340	Stonington Ins Co	Property and Casualty	PA	0	0	0	-190	0.0%
2015	04. Homeowners multiple peril	22683	Teachers Ins Co	Property and Casualty	IL	7,008,235	7,222,343	3,917,733	3,839,505	0.3%
2015	04. Homeowners multiple peril	12617	The Members Ins Co	Property and Casualty	NC	5,064,517	4,273,994	1,561,331	1,736,744	0.2%
2015	04. Homeowners multiple peril	19038	Travelers Cas & Surety Co	Property and Casualty	CT	1,012,614	1,061,254	247,340	168,440	0.0%
2015	04. Homeowners multiple peril	25658	Travelers Ind Co	Property and Casualty	CT	562,507	592,800	234,571	248,003	0.0%
2015	04. Homeowners multiple peril	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	2,671,005	2,755,625	927,190	557,392	0.1%
2015	04. Homeowners multiple peril	36145	Travelers Personal Security Ins Co	Property and Casualty	CT	2,839,856	2,922,024	892,332	742,762	0.1%
2015	04. Homeowners multiple peril	27120	Trumbull Ins Co	Property and Casualty	CT	-1	-1	0	0	0.0%
2015	04. Homeowners multiple peril	29459	Twin City Fire Ins Co Co	Property and Casualty	IN	624,674	720,809	349,636	319,201	0.0%
2015	04. Homeowners multiple peril	10969	United Prop & Cas Ins Co	Property and Casualty	FL	27,643,468	20,668,773	4,887,958	7,240,689	1.2%
2015	04. Homeowners multiple peril	25941	United Serv Automobile Assn	Reciprocal	TX	92,708,078	90,785,847	41,224,317	42,140,769	3.9%
2015	04. Homeowners multiple peril	16063	Unitrin Auto & Home Ins Co	Property and Casualty	NY	14,927,936	16,862,270	6,821,575	6,917,690	0.6%
2015	04. Homeowners multiple peril	40703	Unitrin Safeguard Ins Co	Property and Casualty	WI	13,227,565	14,073,631	9,144,468	7,559,150	0.6%
2015	04. Homeowners multiple peril	10759	Universal N Amer Ins Co	Property and Casualty	TX	12,183,808	12,227,770	4,737,586	4,468,593	0.5%
2015	04. Homeowners multiple peril	10861	Universal Prop & Cas Ins	Property and Casualty	FL	24,332,903	21,505,488	7,424,519	7,038,937	1.0%
2015	04. Homeowners multiple peril	25968	USAA Cas Ins Co	Property and Casualty	TX	53,116,843	51,568,260	27,180,854	28,677,168	2.2%
2015	04. Homeowners multiple peril	18600	USAA Gen Ind Co	Property and Casualty	TX	19,375,820	17,612,046	11,396,982	12,984,503	0.8%
2015	04. Homeowners multiple peril	25976	Utica Mut Ins Co	Property and Casualty	NY	164,860	169,946	40,287	41,245	0.0%
2015	04. Homeowners multiple peril	20508	Valley Forge Ins Co	Property and Casualty	PA	0	0	0	435	0.0%
2015	04. Homeowners multiple peril	20397	Vigilant Ins Co	Property and Casualty	NY	6,938,243	6,666,602	7,743,386	7,427,098	0.3%
2015	04. Homeowners multiple peril	40428	Voyager Ind Ins Co	Authorized Surplus Lines Writer	GA	620,028	880,001	66,156	145,080	0.0%
2015	04. Homeowners multiple peril	44393	West Amer Ins Co	Property and Casualty	IN	-1,374	16,646	67,148	-25,432	0.0%
2015	04. Homeowners multiple peril	26166	Windsor Mount Joy Mut Ins Co	Property and Casualty	PA	2,331,171	2,303,788	480,389	751,611	0.1%
2015	04. Homeowners multiple peril		TOTAL			2,376,336,152	2,333,038,028	999,660,028	1,012,863,436	100.0%