

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL AUTO PHYSICAL DAMAGE 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	38784	Progressive Southeastern Ins Co	Property and Casualty	IN	13,427,594	11,964,363	7,328,889	7,513,185	7.6%	7.6%
2	26271	Erie Ins Exch	Reciprocal	PA	10,331,430	9,999,498	6,492,401	6,088,561	5.9%	13.5%
3	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	7,210,096	7,156,871	6,069,753	6,498,553	4.1%	17.5%
4	19720	American Alt Ins Corp	Property and Casualty	DE	6,930,954	6,833,633	3,988,199	4,045,961	3.9%	21.5%
5	32700	Owners Ins Co	Property and Casualty	OH	5,721,880	5,379,062	3,368,731	3,323,737	3.2%	24.7%
6	10464	Canal Ins Co	Property and Casualty	SC	5,490,749	5,656,611	2,901,590	2,867,565	3.1%	27.8%
7	10677	Cincinnati Ins Co	Property and Casualty	OH	5,093,983	4,848,299	2,775,829	2,829,832	2.9%	30.7%
8	41181	Universal Underwriters Ins Co	Property and Casualty	IL	4,781,687	4,747,065	2,100,397	2,135,185	2.7%	33.4%
9	29742	Integon Natl Ins Co	Property and Casualty	NC	4,683,687	3,955,427	2,489,206	2,527,335	2.7%	36.1%
10	18988	Auto Owners Ins Co	Property and Casualty	MI	4,605,365	4,449,274	2,299,138	2,265,874	2.6%	38.7%
11	25178	State Farm Mut Auto Ins Co	Property and Casualty	IL	4,189,830	4,075,094	1,811,482	1,854,904	2.4%	41.0%
12	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	2,814,354	2,726,851	1,392,998	1,689,559	1.6%	42.6%
13	24015	Northland Ins Co	Property and Casualty	CT	2,687,816	2,529,850	1,515,715	1,544,303	1.5%	44.2%
14	11991	National Cas Co	Property and Casualty	WI	2,632,308	2,931,947	1,721,210	1,733,502	1.5%	45.7%
15	22012	Motors Ins Corp	Property and Casualty	MI	2,527,679	2,527,679	422,805	449,952	1.4%	47.1%
16	24112	Westfield Ins Co	Property and Casualty	OH	2,478,346	2,445,873	1,577,644	1,492,714	1.4%	48.5%
17	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	2,349,447	2,393,437	1,489,643	1,525,765	1.3%	49.8%
18	32620	National Interstate Ins Co	Property and Casualty	OH	2,210,715	2,332,111	687,421	568,031	1.3%	51.1%
19	11371	Great West Cas Co	Property and Casualty	NE	2,014,005	1,887,332	769,850	751,714	1.1%	52.2%
20	25682	Travelers Ind Co Of CT	Property and Casualty	CT	2,010,377	1,935,308	947,856	1,145,880	1.1%	53.4%
21	16535	Zurich Amer Ins Co	Property and Casualty	NY	1,898,991	1,770,372	1,328,760	1,317,647	1.1%	54.4%
22	21415	Employers Mut Cas Co	Property and Casualty	IA	1,811,210	1,773,305	1,458,679	1,476,981	1.0%	55.5%
23	23787	Nationwide Mut Ins Co	Property and Casualty	OH	1,710,110	1,695,046	1,280,949	1,285,484	1.0%	56.4%
24	21180	Sentry Select Ins Co	Property and Casualty	WI	1,635,765	1,266,029	713,682	996,588	0.9%	57.4%
25	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	1,628,634	1,647,546	895,017	928,418	0.9%	58.3%
		ALL OTHERS			73,665,824	71,808,883	44,412,712	47,383,746	41.7%	100.0%
		<b>TOTAL</b>			<b>176,542,836</b>	<b>170,736,766</b>	<b>102,240,556</b>	<b>106,240,976</b>	<b>100.0%</b>	

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**NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL AUTO PHYSICAL DAMAGE 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	21.2. Commercial auto physical damage	10750	1st Choice Auto Ins Co	Property and Casualty	PA	343,367	324,633	376,514	378,572	0.2%
2015	21.2. Commercial auto physical damage	31325	Acadia Ins Co	Property and Casualty	NH	138,623	108,841	78,374	81,095	0.1%
2015	21.2. Commercial auto physical damage	20010	Acceptance Ind Ins Co	Authorized Surplus Lines Writer	NE	40,367	40,124	12,964	36,337	0.0%
2015	21.2. Commercial auto physical damage	22667	Ace Amer Ins Co	Property and Casualty	PA	629,319	661,731	221,401	142,317	0.4%
2015	21.2. Commercial auto physical damage	20702	Ace Fire Underwriters Ins Co	Property and Casualty	PA	5,710	5,186	60	5,292	0.0%
2015	21.2. Commercial auto physical damage	20699	Ace Prop & Cas Ins Co	Property and Casualty	PA	99,760	81,371	2,287	-8,476	0.1%
2015	21.2. Commercial auto physical damage	39381	Adriatic Ins Co	Authorized Surplus Lines Writer	ND	103,805	70,523	9,404	49,901	0.1%
2015	21.2. Commercial auto physical damage	22837	AGCS Marine Ins Co	Property and Casualty	IL	0	0	0	853,128	0.0%
2015	21.2. Commercial auto physical damage	26883	AIG Specialty Ins Co	Authorized Surplus Lines Writer	IL	42,482	42,482	35,125	1,330	0.0%
2015	21.2. Commercial auto physical damage	20222	All Amer Ins Co	Property and Casualty	OH	285,681	284,954	297,782	296,136	0.2%
2015	21.2. Commercial auto physical damage	10127	Allied Ins Co of Amer	Property and Casualty	OH	20,062	3,937	1,514	2,006	0.0%
2015	21.2. Commercial auto physical damage	42579	Allied Prop & Cas Ins Co	Property and Casualty	IA	88,340	106,588	103,396	98,312	0.1%
2015	21.2. Commercial auto physical damage	22730	Allied World Ins Co	Property and Casualty	NH	19,708	15,474	0	2,635	0.0%
2015	21.2. Commercial auto physical damage	10690	Allied World Natl Assur Co	Property and Casualty	NH	139,537	125,151	113,704	169,671	0.1%
2015	21.2. Commercial auto physical damage	16624	Allied World Specialty Ins Co	Property and Casualty	DE	60,422	57,666	89,478	121,165	0.0%
2015	21.2. Commercial auto physical damage	41840	Allmerica Fin Benefit Ins Co	Property and Casualty	MI	840,346	764,497	276,424	279,155	0.5%
2015	21.2. Commercial auto physical damage	19240	Allstate Ind Co	Property and Casualty	IL	0	0	146	1,723	0.0%
2015	21.2. Commercial auto physical damage	19232	Allstate Ins Co	Property and Casualty	IL	1,445,512	1,430,654	768,182	817,339	0.8%
2015	21.2. Commercial auto physical damage	19100	Amco Ins Co	Property and Casualty	IA	453,599	467,509	464,562	469,053	0.3%
2015	21.2. Commercial auto physical damage	19720	American Alt Ins Corp	Property and Casualty	DE	6,930,954	6,833,633	3,988,199	4,045,961	3.9%
2015	21.2. Commercial auto physical damage	21849	American Automobile Ins Co	Property and Casualty	MO	55,838	52,899	26,784	32,493	0.0%
2015	21.2. Commercial auto physical damage	20427	American Cas Co Of Reading PA	Property and Casualty	PA	33,237	50,078	11,206	12,924	0.0%
2015	21.2. Commercial auto physical damage	19690	American Economy Ins Co	Property and Casualty	IN	8,317	5,839	8,369	8,218	0.0%
2015	21.2. Commercial auto physical damage	23450	American Family Home Ins Co	Property and Casualty	FL	7,529	8,274	40,762	38,613	0.0%
2015	21.2. Commercial auto physical damage	24066	American Fire & Cas Co	Property and Casualty	NH	80,496	74,024	108,161	109,955	0.0%
2015	21.2. Commercial auto physical damage	26247	American Guar & Liab Ins	Property and Casualty	NY	200,886	235,458	195,565	94,196	0.1%
2015	21.2. Commercial auto physical damage	43494	American Hallmark Ins Co Of TX	Property and Casualty	TX	102,639	105,970	21,428	54,484	0.1%
2015	21.2. Commercial auto physical damage	19380	American Home Assur Co	Property and Casualty	NY	-5,831	-5,831	-5,876	-5,876	0.0%
2015	21.2. Commercial auto physical damage	21857	American Ins Co	Property and Casualty	OH	10,150	9,289	0	-2,063	0.0%
2015	21.2. Commercial auto physical damage	23469	American Modern Home Ins Co	Property and Casualty	OH	179,388	179,388	59,595	46,978	0.1%
2015	21.2. Commercial auto physical damage	19615	American Reliable Ins Co	Property and Casualty	AZ	8,561	14,758	40,494	41,312	0.0%
2015	21.2. Commercial auto physical damage	33103	American Safety Ins Co	Authorized Surplus Lines Writer	GA	232,477	239,410	62,181	64,611	0.1%
2015	21.2. Commercial auto physical damage	42978	American Security Ins Co	Property and Casualty	DE	-4,285	-4,285	7,838	7,838	0.0%
2015	21.2. Commercial auto physical damage	19992	American Select Ins Co	Property and Casualty	OH	28,846	31,307	4,654	3,082	0.0%
2015	21.2. Commercial auto physical damage	41998	American Southern Home Ins Co	Property and Casualty	FL	55,716	64,984	100,067	116,046	0.0%
2015	21.2. Commercial auto physical damage	10235	American Southern Ins Co	Property and Casualty	KS	4,360	3,507	2,725	8,775	0.0%
2015	21.2. Commercial auto physical damage	19704	American States Ins Co	Property and Casualty	IN	58,337	56,123	5,061	9,821	0.0%
2015	21.2. Commercial auto physical damage	19712	American States Ins Co Of TX	Property and Casualty	TX	0	0	9,341	9,341	0.0%
2015	21.2. Commercial auto physical damage	40142	American Zurich Ins Co	Property and Casualty	IL	616,946	479,389	315,966	352,833	0.3%
2015	21.2. Commercial auto physical damage	19488	Amerisure Ins Co	Property and Casualty	MI	292,510	279,077	258,989	261,621	0.2%
2015	21.2. Commercial auto physical damage	23396	Amerisure Mut Ins Co	Property and Casualty	MI	74,347	75,752	128,262	113,872	0.0%
2015	21.2. Commercial auto physical damage	11050	Amerisure Partners Ins Co	Property and Casualty	MI	28,454	18,857	1,823	1,421	0.0%
2015	21.2. Commercial auto physical damage	19976	Amica Mut Ins Co	Property and Casualty	RI	6,480	6,330	30,954	30,954	0.0%
2015	21.2. Commercial auto physical damage	15954	AmTrust Ins Co of KS Inc	Property and Casualty	KS	5,497	1,408	0	0	0.0%
2015	21.2. Commercial auto physical damage	10984	Ansur Amer Ins	Property and Casualty	MI	49,449	33,906	27,642	23,791	0.0%
2015	21.2. Commercial auto physical damage	11150	Arch Ins Co	Property and Casualty	MO	629,176	637,965	535,716	546,222	0.4%

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2015	21.2. Commercial auto physical damage	19860	Argonaut Great Central Ins Co	Property and Casualty	IL	468,706	525,310	59,904	125,335	0.3%
2015	21.2. Commercial auto physical damage	19801	Argonaut Ins Co	Property and Casualty	IL	219,136	247,791	0	59,084	0.1%
2015	21.2. Commercial auto physical damage	19828	Argonaut Midwest Ins Co	Property and Casualty	IL	310,018	294,083	35,852	79,066	0.2%
2015	21.2. Commercial auto physical damage	43460	Aspen Amer Ins Co	Property and Casualty	TX	1,029	281	0	142	0.0%
2015	21.2. Commercial auto physical damage	10717	Aspen Specialty Ins Co	Authorized Surplus Lines Writer	ND	0	0	0	-119	0.0%
2015	21.2. Commercial auto physical damage	21865	Associated Ind Corp	Property and Casualty	CA	8,578	8,682	14,977	16,191	0.0%
2015	21.2. Commercial auto physical damage	35629	Association Cas Ins Co	Property and Casualty	TX	8,783	17,678	0	-25	0.0%
2015	21.2. Commercial auto physical damage	19305	Assurance Co Of Amer	Property and Casualty	NY	0	0	4,472	5,650	0.0%
2015	21.2. Commercial auto physical damage	42846	Atlantic Cas Ins Co	Property and Casualty	NC	715,896	708,124	362,181	367,707	0.4%
2015	21.2. Commercial auto physical damage	27154	Atlantic Specialty Ins Co	Property and Casualty	NY	382,559	320,021	112,111	143,657	0.2%
2015	21.2. Commercial auto physical damage	18988	Auto Owners Ins Co	Property and Casualty	MI	4,605,365	4,449,274	2,299,138	2,265,874	2.6%
2015	21.2. Commercial auto physical damage	37273	Axis Ins Co	Property and Casualty	IL	97,493	93,642	31,000	35,960	0.1%
2015	21.2. Commercial auto physical damage	26620	AXIS Surplus Ins Co	Authorized Surplus Lines Writer	IL	0	0	0	-214	0.0%
2015	21.2. Commercial auto physical damage	24813	Balboa Ins Co	Property and Casualty	CA	97	16,040	7,281	2,167	0.0%
2015	21.2. Commercial auto physical damage	39462	Berkley Assur Co	Authorized Surplus Lines Writer	IA	5,689	5,548	0	20	0.0%
2015	21.2. Commercial auto physical damage	32603	Berkley Ins Co	Property and Casualty	DE	0	0	430	430	0.0%
2015	21.2. Commercial auto physical damage	38911	Berkley Natl Ins Co	Property and Casualty	IA	19,918	15,622	4,729	22,742	0.0%
2015	21.2. Commercial auto physical damage	29580	Berkley Regional Ins Co	Property and Casualty	DE	243	242	0	10	0.0%
2015	21.2. Commercial auto physical damage	20044	Berkshire Hathaway Homestate Ins Co	Property and Casualty	NE	897,475	764,835	507,129	473,866	0.5%
2015	21.2. Commercial auto physical damage	22276	Berkshire Hathaway Specialty Ins Co	Property and Casualty	NE	5,832	339	0	216	0.0%
2015	21.2. Commercial auto physical damage	20095	BITCO Gen Ins Corp	Property and Casualty	IL	764,492	723,776	493,528	663,114	0.4%
2015	21.2. Commercial auto physical damage	20109	BITCO Natl Ins Co	Property and Casualty	IL	113,241	92,775	87,480	111,253	0.1%
2015	21.2. Commercial auto physical damage	13528	Brotherhood Mut Ins Co	Property and Casualty	IN	538,502	540,953	194,743	201,552	0.3%
2015	21.2. Commercial auto physical damage	10844	Builders Mut Ins Co	Property and Casualty	NC	221,488	221,799	151,741	145,839	0.1%
2015	21.2. Commercial auto physical damage	13036	Builders Premier Ins Co	Property and Casualty	NC	1,234,456	1,208,241	919,446	892,300	0.7%
2015	21.2. Commercial auto physical damage	10464	Canal Ins Co	Property and Casualty	SC	5,490,749	5,656,611	2,901,590	2,867,565	3.1%
2015	21.2. Commercial auto physical damage	12961	Canopus US Ins	Authorized Surplus Lines Writer	DE	10,864	9,793	0	10,029	0.0%
2015	21.2. Commercial auto physical damage	10472	Capitol Ind Corp	Property and Casualty	WI	2,684	3,502	4,060	-2,718	0.0%
2015	21.2. Commercial auto physical damage	10510	Carolina Cas Ins Co	Property and Casualty	IA	22,966	40,146	19,992	16,152	0.0%
2015	21.2. Commercial auto physical damage	24503	Catlin Ind Co	Property and Casualty	DE	23,793	24,450	-3,522	-746	0.0%
2015	21.2. Commercial auto physical damage	15989	Catlin Specialty Ins Co	Authorized Surplus Lines Writer	DE	3,838	3,310	0	586	0.0%
2015	21.2. Commercial auto physical damage	20230	Central Mut Ins Co	Property and Casualty	OH	794,368	730,872	460,519	408,693	0.4%
2015	21.2. Commercial auto physical damage	26905	Century Natl Ins Co	Property and Casualty	CA	205,225	172,758	61,006	70,823	0.1%
2015	21.2. Commercial auto physical damage	36951	Century Surety Co	Authorized Surplus Lines Writer	OH	0	0	0	-319	0.0%
2015	21.2. Commercial auto physical damage	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	672,329	663,263	949,106	1,110,875	0.4%
2015	21.2. Commercial auto physical damage	10642	Cherokee Ins Co	Property and Casualty	MI	477,051	742,100	820,818	848,833	0.3%
2015	21.2. Commercial auto physical damage	38989	Chubb Custom Ins Co	Authorized Surplus Lines Writer	NJ	14,967	15,148	-800	-835	0.0%
2015	21.2. Commercial auto physical damage	18767	Church Mut Ins Co	Property and Casualty	WI	415,825	417,535	158,997	173,617	0.2%
2015	21.2. Commercial auto physical damage	22004	CIM Ins Corp	Authorized Surplus Lines Writer	MI	2,035	53,558	-20,947	-35,662	0.0%
2015	21.2. Commercial auto physical damage	28665	Cincinnati Cas Co	Property and Casualty	OH	225,158	217,702	47,873	92,061	0.1%
2015	21.2. Commercial auto physical damage	10677	Cincinnati Ins Co	Property and Casualty	OH	5,093,983	4,848,299	2,775,829	2,829,832	2.9%
2015	21.2. Commercial auto physical damage	31534	Citizens Ins Co Of Amer	Property and Casualty	MI	337	168	0	5	0.0%
2015	21.2. Commercial auto physical damage	39993	Colony Ins Co	Authorized Surplus Lines Writer	VA	206,107	181,303	7,874	32,337	0.1%
2015	21.2. Commercial auto physical damage	31127	Columbia Cas Co	Authorized Surplus Lines Writer	IL	0	0	0	7	0.0%
2015	21.2. Commercial auto physical damage	19410	Commerce & Industry Ins Co	Property and Casualty	NY	62,750	54,724	72,354	89,057	0.0%
2015	21.2. Commercial auto physical damage	29734	Conifer Ins Co	Authorized Surplus Lines Writer	MI	0	0	-2,577	-3,119	0.0%

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2015	21.2. Commercial auto physical damage	20443	Continental Cas Co	Property and Casualty	IL	143,896	128,154	116,921	100,587	0.1%
2015	21.2. Commercial auto physical damage	35289	Continental Ins Co	Property and Casualty	PA	96,467	92,743	76,914	81,219	0.1%
2015	21.2. Commercial auto physical damage	10804	Continental Western Ins Co	Property and Casualty	IA	266,870	462,702	217,354	207,582	0.2%
2015	21.2. Commercial auto physical damage	10499	Corepointe Ins Co	Property and Casualty	MI	399,475	399,294	38,331	37,229	0.2%
2015	21.2. Commercial auto physical damage	10847	Cumis Ins Society Inc	Property and Casualty	IA	284,539	194,384	163,105	212,781	0.2%
2015	21.2. Commercial auto physical damage	35483	Daily Underwriters Of Amer	Property and Casualty	PA	236,739	220,769	95,431	97,631	0.1%
2015	21.2. Commercial auto physical damage	13572	Dealers Choice Mut Ins Inc	Property and Casualty	NC	0	0	-8,316	-8,318	0.0%
2015	21.2. Commercial auto physical damage	42587	Depositors Ins Co	Property and Casualty	IA	147,153	133,704	228,785	255,781	0.1%
2015	21.2. Commercial auto physical damage	42048	Diamond State Ins Co	Property and Casualty	IN	3,126	1,343	0	-3,447	0.0%
2015	21.2. Commercial auto physical damage	36463	Discover Prop & Cas Ins Co	Property and Casualty	CT	0	0	-1,220	-19,925	0.0%
2015	21.2. Commercial auto physical damage	13692	Donegal Mut Ins Co	Property and Casualty	PA	89,905	91,298	55,841	54,641	0.1%
2015	21.2. Commercial auto physical damage	28649	Eastern Atlantic Ins Co	Property and Casualty	PA	321,075	349,251	92,236	98,095	0.2%
2015	21.2. Commercial auto physical damage	25186	Emc Prop & Cas Ins Co	Property and Casualty	IA	52,602	24,332	11,833	22,445	0.0%
2015	21.2. Commercial auto physical damage	21407	Emcasco Ins Co	Property and Casualty	IA	624,719	554,990	516,866	399,276	0.4%
2015	21.2. Commercial auto physical damage	21326	Empire Fire & Marine Ins Co	Property and Casualty	NE	720,097	826,386	332,059	287,963	0.4%
2015	21.2. Commercial auto physical damage	20648	Employers Fire Ins Co	Property and Casualty	PA	0	0	0	6	0.0%
2015	21.2. Commercial auto physical damage	21458	Employers Ins of Wausau	Property and Casualty	WI	393,915	200,778	32,925	29,952	0.2%
2015	21.2. Commercial auto physical damage	21415	Employers Mut Cas Co	Property and Casualty	IA	1,811,210	1,773,305	1,458,679	1,476,981	1.0%
2015	21.2. Commercial auto physical damage	26263	Erie Ins Co	Property and Casualty	PA	0	0	0	2	0.0%
2015	21.2. Commercial auto physical damage	26271	Erie Ins Exch	Reciprocal	PA	10,331,430	9,999,498	6,492,401	6,088,561	5.9%
2015	21.2. Commercial auto physical damage	39020	Essex Ins Co	Authorized Surplus Lines Writer	DE	193,978	337,245	156,458	122,595	0.1%
2015	21.2. Commercial auto physical damage	10120	Everest Natl Ins Co	Property and Casualty	DE	88,872	79,418	67,968	89,732	0.1%
2015	21.2. Commercial auto physical damage	26921	Everest Reins Co	Property and Casualty	DE	-545	5,070	0	-193	0.0%
2015	21.2. Commercial auto physical damage	11045	Excelsior Ins Co	Property and Casualty	NH	33,167	42,570	7,071	6,720	0.0%
2015	21.2. Commercial auto physical damage	31925	Falls Lake Natl Ins Co	Property and Casualty	OH	9,215	11,749	0	159	0.0%
2015	21.2. Commercial auto physical damage	13838	Farmland Mut Ins Co	Property and Casualty	IA	271,558	218,208	213,211	195,174	0.2%
2015	21.2. Commercial auto physical damage	10178	FCCI Ins Co	Property and Casualty	FL	787,142	706,365	622,172	561,580	0.4%
2015	21.2. Commercial auto physical damage	20281	Federal Ins Co	Property and Casualty	IN	575,239	582,455	222,878	234,665	0.3%
2015	21.2. Commercial auto physical damage	13935	Federated Mut Ins Co	Property and Casualty	MN	1,577,097	1,381,292	944,313	935,421	0.9%
2015	21.2. Commercial auto physical damage	11118	Federated Rural Electric Ins Exch	Property and Casualty	KS	198,145	197,200	142,102	165,734	0.1%
2015	21.2. Commercial auto physical damage	28304	Federated Serv Ins Co	Property and Casualty	MN	455,974	466,225	95,476	102,845	0.3%
2015	21.2. Commercial auto physical damage	35386	Fidelity & Guar Ins Co	Property and Casualty	IA	0	0	52,362	50,296	0.0%
2015	21.2. Commercial auto physical damage	25879	Fidelity & Guar Ins Underwriters Inc	Property and Casualty	WI	0	0	0	-133	0.0%
2015	21.2. Commercial auto physical damage	21873	Firemans Fund Ins Co	Property and Casualty	CA	4,489	3,813	3,601	-12,544	0.0%
2015	21.2. Commercial auto physical damage	21784	Firemens Ins Co Of Washington DC	Property and Casualty	DE	542,500	573,147	259,954	255,788	0.3%
2015	21.2. Commercial auto physical damage	10676	First Guard Ins Co	Property and Casualty	AZ	934,040	934,040	260,208	255,352	0.5%
2015	21.2. Commercial auto physical damage	33588	First Liberty Ins Corp	Property and Casualty	IL	258,367	285,670	162,471	141,091	0.1%
2015	21.2. Commercial auto physical damage	24724	First Natl Ins Co Of Amer	Property and Casualty	NH	23,341	20,630	43,973	43,402	0.0%
2015	21.2. Commercial auto physical damage	10859	First Nonprofit Ins Co	Property and Casualty	DE	14,029	13,729	7,666	10,283	0.0%
2015	21.2. Commercial auto physical damage	13978	Florists Mut Ins Co	Property and Casualty	IL	53,884	46,915	46,649	46,649	0.0%
2015	21.2. Commercial auto physical damage	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	87,124	113,422	57,993	51,125	0.0%
2015	21.2. Commercial auto physical damage	11800	Foremost Prop & Cas Ins Co	Property and Casualty	MI	39,139	35,319	60,338	59,460	0.0%
2015	21.2. Commercial auto physical damage	41513	Foremost Signature Ins Co	Property and Casualty	MI	108,223	111,735	54,278	40,647	0.1%
2015	21.2. Commercial auto physical damage	13986	Frankenmuth Mut Ins Co	Property and Casualty	MI	1,379,738	1,273,055	827,384	1,073,480	0.8%
2015	21.2. Commercial auto physical damage	22209	Freedom Specialty Ins Co	Property and Casualty	OH	330,782	274,320	164,548	205,411	0.2%
2015	21.2. Commercial auto physical damage	22055	Geico Ind Co	Property and Casualty	MD	0	0	0	6	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 %
2015	21.2. Commercial auto physical damage	24414	General Cas Co Of WI	Property and Casualty	WI	296,205	274,034	161,135	223,719	0.2%
2015	21.2. Commercial auto physical damage	24732	General Ins Co Of Amer	Property and Casualty	NH	22,832	19,112	3,431	3,888	0.0%
2015	21.2. Commercial auto physical damage	11258	Georgia Cas & Surety Co	Property and Casualty	GA	1,482	20,700	17,338	16,964	0.0%
2015	21.2. Commercial auto physical damage	10836	Golden Eagle Ins Corp	Property and Casualty	NH	1,167	955	0	0	0.0%
2015	21.2. Commercial auto physical damage	25569	Gotham Ins Co	Authorized Surplus Lines Writer	NY	273,206	178,689	8,117	33,214	0.2%
2015	21.2. Commercial auto physical damage	22098	Grain Dealers Mut Ins Co	Property and Casualty	IN	281	10,224	2,186	-66	0.0%
2015	21.2. Commercial auto physical damage	23809	Granite State Ins Co	Property and Casualty	IL	805,394	725,561	492,640	497,063	0.5%
2015	21.2. Commercial auto physical damage	25984	Graphic Arts Mut Ins Co	Property and Casualty	NY	353,751	345,899	145,896	205,079	0.2%
2015	21.2. Commercial auto physical damage	26832	Great Amer Alliance Ins Co	Property and Casualty	OH	51,291	49,211	25,923	25,701	0.0%
2015	21.2. Commercial auto physical damage	26344	Great Amer Assur Co	Property and Casualty	OH	1,455,079	1,491,725	1,277,636	1,302,558	0.8%
2015	21.2. Commercial auto physical damage	16691	Great Amer Ins Co	Property and Casualty	OH	67,702	61,227	11,365	10,684	0.0%
2015	21.2. Commercial auto physical damage	22136	Great Amer Ins Co of NY	Property and Casualty	NY	60,464	52,752	19,197	16,359	0.0%
2015	21.2. Commercial auto physical damage	25224	Great Divide Ins Co	Property and Casualty	ND	1,295,080	1,072,043	637,562	750,774	0.7%
2015	21.2. Commercial auto physical damage	18694	Great Midwest Ins Co	Property and Casualty	TX	11,312	17,048	0	-7,377	0.0%
2015	21.2. Commercial auto physical damage	20303	Great Northern Ins Co	Property and Casualty	IN	410,874	377,126	394,355	396,484	0.2%
2015	21.2. Commercial auto physical damage	11371	Great West Cas Co	Property and Casualty	NE	2,014,005	1,887,332	769,850	751,714	1.1%
2015	21.2. Commercial auto physical damage	22322	Greenwich Ins Co	Property and Casualty	DE	170,674	162,265	96,656	96,361	0.1%
2015	21.2. Commercial auto physical damage	15032	Guideone Mut Ins Co	Property and Casualty	IA	175,317	173,989	40,599	35,208	0.1%
2015	21.2. Commercial auto physical damage	14125	Hamilton Mut Ins Co	Property and Casualty	IA	247,779	172,355	195,410	270,984	0.1%
2015	21.2. Commercial auto physical damage	36064	Hanover Amer Ins Co	Property and Casualty	NH	189,194	205,535	72,763	63,294	0.1%
2015	21.2. Commercial auto physical damage	22292	Hanover Ins Co	Property and Casualty	NH	103,561	99,503	20,361	18,533	0.1%
2015	21.2. Commercial auto physical damage	26433	Harco Natl Ins Co	Property and Casualty	IL	936,852	923,391	1,088,773	1,157,942	0.5%
2015	21.2. Commercial auto physical damage	14141	Harford Mut Ins Co	Property and Casualty	MD	368,028	342,065	245,595	269,707	0.2%
2015	21.2. Commercial auto physical damage	23582	Harleysville Ins Co	Property and Casualty	PA	208,351	179,982	47,193	49,550	0.1%
2015	21.2. Commercial auto physical damage	35696	Harleysville Preferred Ins Co	Property and Casualty	PA	140,809	148,531	150,005	145,448	0.1%
2015	21.2. Commercial auto physical damage	26182	Harleysville Worcester Ins Co	Property and Casualty	PA	282,689	196,308	154,331	158,588	0.2%
2015	21.2. Commercial auto physical damage	22357	Hartford Accident & Ind Co	Property and Casualty	CT	313,889	233,906	143,271	148,777	0.2%
2015	21.2. Commercial auto physical damage	29424	Hartford Cas Ins Co	Property and Casualty	IN	204,099	155,681	124,802	115,736	0.1%
2015	21.2. Commercial auto physical damage	19682	Hartford Fire In Co	Property and Casualty	CT	801,852	797,699	597,811	569,032	0.5%
2015	21.2. Commercial auto physical damage	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	101,001	98,775	64,787	68,866	0.1%
2015	21.2. Commercial auto physical damage	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	420,050	414,988	168,919	158,468	0.2%
2015	21.2. Commercial auto physical damage	41343	HDI Gerling Amer Ins Co	Property and Casualty	IL	108,778	85,084	291,172	237,987	0.1%
2015	21.2. Commercial auto physical damage	10200	Hiscox Ins Co Inc	Property and Casualty	IL	14,653	15,200	28,054	37,782	0.0%
2015	21.2. Commercial auto physical damage	25054	Hudson Ins Co	Property and Casualty	DE	0	0	0	-2,620	0.0%
2015	21.2. Commercial auto physical damage	35408	Imperium Ins Co	Property and Casualty	TX	63,251	54,610	0	-3,818	0.0%
2015	21.2. Commercial auto physical damage	43575	Indemnity Ins Co Of North Amer	Property and Casualty	PA	51,884	52,903	8,323	5,016	0.0%
2015	21.2. Commercial auto physical damage	36940	Indian Harbor Ins Co	Authorized Surplus Lines Writer	DE	254,923	255,543	18,465	68,713	0.1%
2015	21.2. Commercial auto physical damage	14265	Indiana Lumbermens Mut Ins Co	Property and Casualty	IN	1,885	88,137	7,258	3,880	0.0%
2015	21.2. Commercial auto physical damage	22713	Insurance Co of N Amer	Property and Casualty	PA	0	1	0	-254	0.0%
2015	21.2. Commercial auto physical damage	19429	Insurance Co Of The State Of PA	Property and Casualty	PA	219,465	212,141	29,768	45,995	0.1%
2015	21.2. Commercial auto physical damage	29742	Integon Natl Ins Co	Property and Casualty	NC	4,683,687	3,955,427	2,489,206	2,527,335	2.7%
2015	21.2. Commercial auto physical damage	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	0	0	0	8,989	0.0%
2015	21.2. Commercial auto physical damage	13722	Knightbrook Ins Co	Property and Casualty	DE	169,893	78,562	54,336	46,292	0.1%
2015	21.2. Commercial auto physical damage	20621	Lamorak Ins Co	Property and Casualty	PA	0	0	0	38	0.0%
2015	21.2. Commercial auto physical damage	26077	Lancer Ins Co	Property and Casualty	IL	551,136	525,479	120,679	149,318	0.3%
2015	21.2. Commercial auto physical damage	42404	Liberty Ins Corp	Property and Casualty	IL	42,083	31,450	4,291	1,088	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 %
2015	21.2. Commercial auto physical damage	19917	Liberty Ins Underwriters Inc	Property and Casualty	IL	-1,830	-1,176	13,543	-1,393	0.0%
2015	21.2. Commercial auto physical damage	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	1,321,900	1,804,889	773,866	543,014	0.7%
2015	21.2. Commercial auto physical damage	23043	Liberty Mut Ins Co	Property and Casualty	MA	11,194	9,136	0	2,559	0.0%
2015	21.2. Commercial auto physical damage	10725	Liberty Surplus Ins Corp	Authorized Surplus Lines Writer	NH	4,344	18,545	83,230	78,522	0.0%
2015	21.2. Commercial auto physical damage	33600	LM Ins Corp	Property and Casualty	IL	6,039	4,891	1,713	1,713	0.0%
2015	21.2. Commercial auto physical damage	36897	Manufacturers Alliance Ins Co	Property and Casualty	PA	5,662	19,587	8,178	5,137	0.0%
2015	21.2. Commercial auto physical damage	28932	Markel Amer Ins Co	Property and Casualty	VA	174	415	0	-3,610	0.0%
2015	21.2. Commercial auto physical damage	38970	Markel Ins Co	Property and Casualty	IL	536,148	499,652	259,432	248,841	0.3%
2015	21.2. Commercial auto physical damage	19356	Maryland Cas Co	Property and Casualty	MD	0	0	0	1,057	0.0%
2015	21.2. Commercial auto physical damage	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	190,101	281,545	172,258	165,284	0.1%
2015	21.2. Commercial auto physical damage	10784	Maxum Cas Ins Co	Property and Casualty	DE	0	0	0	513	0.0%
2015	21.2. Commercial auto physical damage	26743	Maxum Ind Co	Authorized Surplus Lines Writer	DE	47,565	33,226	0	-1,711	0.0%
2015	21.2. Commercial auto physical damage	36838	Mesa Underwriters Specialty Ins Co	Authorized Surplus Lines Writer	NJ	55,035	54,544	20,344	17,316	0.0%
2015	21.2. Commercial auto physical damage	23434	Middlesex Ins Co	Property and Casualty	WI	265	4	0	0	0.0%
2015	21.2. Commercial auto physical damage	26662	Milwaukee Cas Ins Co	Property and Casualty	WI	3,064	1,151	0	0	0.0%
2015	21.2. Commercial auto physical damage	20362	Mitsui Sumitomo Ins Co of Amer	Property and Casualty	NY	62,517	61,110	25,270	18,940	0.0%
2015	21.2. Commercial auto physical damage	22551	Mitsui Sumitomo Ins USA Inc	Property and Casualty	NY	98,550	90,203	121,623	125,272	0.1%
2015	21.2. Commercial auto physical damage	32506	Monroe Guar Ins Co	Property and Casualty	IN	371,200	347,373	175,855	163,916	0.2%
2015	21.2. Commercial auto physical damage	14613	Montgomery Mut Ins Co	Property and Casualty	MA	73,805	75,889	3,539	2,083	0.0%
2015	21.2. Commercial auto physical damage	13331	Motorists Commercial Mut Ins Co	Property and Casualty	OH	529	450	4,643	4,636	0.0%
2015	21.2. Commercial auto physical damage	22012	Motors Ins Corp	Property and Casualty	MI	2,527,679	2,527,679	422,805	449,952	1.4%
2015	21.2. Commercial auto physical damage	23663	National Amer Ins Co	Property and Casualty	OK	338	155	0	0	0.0%
2015	21.2. Commercial auto physical damage	11991	National Cas Co	Property and Casualty	WI	2,632,308	2,931,947	1,721,210	1,733,502	1.5%
2015	21.2. Commercial auto physical damage	16217	National Farmers Union Prop & Cas	Property and Casualty	WI	0	0	0	9	0.0%
2015	21.2. Commercial auto physical damage	20079	National Fire & Marine Ins Co	Authorized Surplus Lines Writer	NE	292,790	275,768	88,398	117,090	0.2%
2015	21.2. Commercial auto physical damage	20478	National Fire Ins Co Of Hartford	Property and Casualty	IL	88,297	95,056	86,921	124,940	0.1%
2015	21.2. Commercial auto physical damage	23728	National Gen Ins Co	Property and Casualty	MO	282,381	301,035	0	85,262	0.2%
2015	21.2. Commercial auto physical damage	20087	National Ind Co	Property and Casualty	NE	957,405	1,097,335	397,226	434,666	0.5%
2015	21.2. Commercial auto physical damage	32620	National Interstate Ins Co	Property and Casualty	OH	2,210,715	2,332,111	687,421	568,031	1.3%
2015	21.2. Commercial auto physical damage	20052	National Liab & Fire Ins Co	Property and Casualty	CT	727,767	692,050	191,015	245,183	0.4%
2015	21.2. Commercial auto physical damage	22608	National Specialty Ins Co	Property and Casualty	TX	28,800	19,705	4,983	-17	0.0%
2015	21.2. Commercial auto physical damage	21881	National Surety Corp	Property and Casualty	IL	1,485	2,337	705	18,807	0.0%
2015	21.2. Commercial auto physical damage	20141	National Trust Ins Co	Property and Casualty	IN	112,089	87,041	45,821	40,656	0.1%
2015	21.2. Commercial auto physical damage	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	318,662	444,963	483,975	476,113	0.2%
2015	21.2. Commercial auto physical damage	28223	Nationwide Agribusiness Ins Co	Property and Casualty	IA	440,571	353,972	208,438	239,567	0.2%
2015	21.2. Commercial auto physical damage	23760	Nationwide Gen Ins Co	Property and Casualty	OH	175,323	29,115	4,266	11,400	0.1%
2015	21.2. Commercial auto physical damage	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	2,349,447	2,393,437	1,489,643	1,525,765	1.3%
2015	21.2. Commercial auto physical damage	23787	Nationwide Mut Ins Co	Property and Casualty	OH	1,710,110	1,695,046	1,280,949	1,285,484	1.0%
2015	21.2. Commercial auto physical damage	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	OH	687,572	747,391	636,024	628,449	0.4%
2015	21.2. Commercial auto physical damage	42307	Navigators Ins Co	Property and Casualty	NY	10,499	7,013	-1,623	-9,107	0.0%
2015	21.2. Commercial auto physical damage	24171	Netherlands Ins Co The	Property and Casualty	NH	371,171	384,719	199,847	92,519	0.2%
2015	21.2. Commercial auto physical damage	23841	New Hampshire Ins Co	Property and Casualty	IL	77,710	120,282	112,908	47,537	0.0%
2015	21.2. Commercial auto physical damage	16608	New York Marine & Gen Ins Co	Property and Casualty	NY	283,830	239,697	25,195	83,635	0.2%
2015	21.2. Commercial auto physical damage	14788	NGM Ins Co	Property and Casualty	FL	577,764	585,693	286,881	304,821	0.3%
2015	21.2. Commercial auto physical damage	29700	North Amer Elite Ins Co	Property and Casualty	NH	10,022	18,442	17,573	20,663	0.0%
2015	21.2. Commercial auto physical damage	29874	North Amer Specialty Ins Co	Property and Casualty	NH	27,544	21,306	10,652	18,073	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 %
2015	21.2. Commercial auto physical damage	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	7,210,096	7,156,871	6,069,753	6,498,553	4.1%
2015	21.2. Commercial auto physical damage	21105	North River Ins Co	Property and Casualty	NJ	148,999	86,340	-17,720	-16,957	0.1%
2015	21.2. Commercial auto physical damage	19372	Northern Ins Co Of NY	Property and Casualty	NY	51	51	0	229	0.0%
2015	21.2. Commercial auto physical damage	27987	Northfield Ins Co	Authorized Surplus Lines Writer	IA	1,275	1,492	5,739	3,847	0.0%
2015	21.2. Commercial auto physical damage	24031	Northland Cas Co	Property and Casualty	CT	8,237	17,936	1,244	2,655	0.0%
2015	21.2. Commercial auto physical damage	24015	Northland Ins Co	Property and Casualty	CT	2,687,816	2,529,850	1,515,715	1,544,303	1.5%
2015	21.2. Commercial auto physical damage	42552	Nova Cas Co	Property and Casualty	NY	51,106	49,274	30,120	34,766	0.0%
2015	21.2. Commercial auto physical damage	23248	Occidental Fire & Cas Co Of NC	Property and Casualty	NC	234,369	374,732	359,738	380,135	0.1%
2015	21.2. Commercial auto physical damage	24074	Ohio Cas Ins Co	Property and Casualty	NH	124,870	132,122	36,797	31,780	0.1%
2015	21.2. Commercial auto physical damage	24082	Ohio Security Ins Co	Property and Casualty	NH	1,079,535	1,003,450	1,134,016	1,085,887	0.6%
2015	21.2. Commercial auto physical damage	24139	Old Republic Gen Ins Corp	Property and Casualty	IL	69,913	63,162	24,763	117,072	0.0%
2015	21.2. Commercial auto physical damage	24147	Old Republic Ins Co	Property and Casualty	PA	399,358	400,442	168,688	798,685	0.2%
2015	21.2. Commercial auto physical damage	32700	Owners Ins Co	Property and Casualty	OH	5,721,880	5,379,062	3,368,731	3,323,737	3.2%
2015	21.2. Commercial auto physical damage	22748	Pacific Employers Ins Co	Property and Casualty	PA	0	0	0	-195	0.0%
2015	21.2. Commercial auto physical damage	20346	Pacific Ind Co	Property and Casualty	WI	37,408	38,766	0	68	0.0%
2015	21.2. Commercial auto physical damage	18333	Peerless Ind Ins Co	Property and Casualty	IL	578,502	617,748	647,636	608,777	0.3%
2015	21.2. Commercial auto physical damage	24198	Peerless Ins Co	Property and Casualty	NH	131,548	137,137	13,280	11,584	0.1%
2015	21.2. Commercial auto physical damage	14958	Peninsula Ins Co	Property and Casualty	MD	181,336	170,111	96,084	97,284	0.1%
2015	21.2. Commercial auto physical damage	14982	Penn Millers Ins Co	Property and Casualty	PA	152,619	207,301	159,487	168,676	0.1%
2015	21.2. Commercial auto physical damage	32441	Penn Natl Security Ins Co	Property and Casualty	PA	1,283,249	1,233,346	930,922	915,868	0.7%
2015	21.2. Commercial auto physical damage	10673	Penn Star Ins Co	Authorized Surplus Lines Writer	PA	0	0	0	-9,676	0.0%
2015	21.2. Commercial auto physical damage	14974	Pennsylvania Lumbermens Mut Ins	Property and Casualty	PA	608,314	521,252	328,347	317,952	0.3%
2015	21.2. Commercial auto physical damage	12262	Pennsylvania Manufacturers Assoc Ins	Property and Casualty	PA	63,713	48,274	16,681	6,668	0.0%
2015	21.2. Commercial auto physical damage	41424	Pennsylvania Manufacturers Ind Co	Property and Casualty	PA	6,138	3,692	0	-408	0.0%
2015	21.2. Commercial auto physical damage	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	1,628,634	1,647,546	895,017	928,418	0.9%
2015	21.2. Commercial auto physical damage	13714	Pharmacists Mut Ins Co	Property and Casualty	IA	76,624	66,867	54,858	53,245	0.0%
2015	21.2. Commercial auto physical damage	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	956,794	905,780	398,677	409,952	0.5%
2015	21.2. Commercial auto physical damage	25623	Phoenix Ins Co	Property and Casualty	CT	410,481	387,250	471,170	485,770	0.2%
2015	21.2. Commercial auto physical damage	30945	Plaza Ins Co	Property and Casualty	IA	590,630	577,558	265,338	328,105	0.3%
2015	21.2. Commercial auto physical damage	37257	Praetorian Ins Co	Property and Casualty	PA	669,214	552,566	265,677	252,190	0.4%
2015	21.2. Commercial auto physical damage	36234	Preferred Professional Ins Co	Property and Casualty	NE	1,144	1,426	0	2	0.0%
2015	21.2. Commercial auto physical damage	12588	Prime Ins Co	Authorized Surplus Lines Writer	IL	1,134	232	0	0	0.0%
2015	21.2. Commercial auto physical damage	24260	Progressive Cas Ins Co	Property and Casualty	OH	0	0	-675	-675	0.0%
2015	21.2. Commercial auto physical damage	38628	Progressive Northern Ins Co	Property and Casualty	WI	0	0	-1,200	-1,200	0.0%
2015	21.2. Commercial auto physical damage	38784	Progressive Southeastern Ins Co	Property and Casualty	IN	13,427,594	11,964,363	7,328,889	7,513,185	7.6%
2015	21.2. Commercial auto physical damage	34690	Property & Cas Ins Co Of Hartford	Property and Casualty	IN	82,230	77,389	22,383	16,937	0.0%
2015	21.2. Commercial auto physical damage	12416	Protective Ins Co	Property and Casualty	IN	104,121	105,140	9,585	12,785	0.1%
2015	21.2. Commercial auto physical damage	39217	QBE Ins Corp	Property and Casualty	PA	110,881	99,010	110,543	90,544	0.1%
2015	21.2. Commercial auto physical damage	24449	Regent Ins Co	Property and Casualty	WI	56,882	56,046	7,937	38,891	0.0%
2015	21.2. Commercial auto physical damage	12475	Republic Franklin Ins Co	Property and Casualty	OH	206,923	189,083	43,140	51,157	0.1%
2015	21.2. Commercial auto physical damage	40479	Republic Vanguard Ins Co	Authorized Surplus Lines Writer	AZ	0	115	0	-55	0.0%
2015	21.2. Commercial auto physical damage	36684	Riverport Ins Co	Property and Casualty	IA	16,313	15,425	10,368	10,601	0.0%
2015	21.2. Commercial auto physical damage	13056	RLI Ins Co	Property and Casualty	IL	529,236	558,903	254,159	241,107	0.3%
2015	21.2. Commercial auto physical damage	28053	Rockhill Ins Co	Authorized Surplus Lines Writer	AZ	43,756	31,276	21,000	20,474	0.0%
2015	21.2. Commercial auto physical damage	15105	Safety Natl Cas Corp	Property and Casualty	MO	28,123	23,601	27,147	13,974	0.0%
2015	21.2. Commercial auto physical damage	40460	Sagamore Ins Co	Property and Casualty	IN	37,203	39,635	3,114	7,464	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 %
2015	21.2. Commercial auto physical damage	38300	Samsung Fire & Marine Ins Co Ltd	US Branch Of Alien Insurer	NY	2,685	5,028	0	-1,000	0.0%
2015	21.2. Commercial auto physical damage	15580	Scottsdale Ind Co	Property and Casualty	OH	21,047	22,106	10,770	16,812	0.0%
2015	21.2. Commercial auto physical damage	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	1,122	1,103	0	0	0.0%
2015	21.2. Commercial auto physical damage	19879	Security Natl Ins Co	Property and Casualty	DE	97,478	58,935	77,236	104,246	0.1%
2015	21.2. Commercial auto physical damage	12572	Selective Ins Co Of Amer	Property and Casualty	NJ	1,374,518	1,201,093	1,228,888	1,244,061	0.8%
2015	21.2. Commercial auto physical damage	19259	Selective Ins Co Of SC	Property and Casualty	IN	1,295,809	1,243,984	456,335	498,019	0.7%
2015	21.2. Commercial auto physical damage	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	1,310,981	1,199,123	820,372	847,197	0.7%
2015	21.2. Commercial auto physical damage	11000	Sentinel Ins Co Ltd	Property and Casualty	CT	1,062,077	1,038,500	577,439	560,228	0.6%
2015	21.2. Commercial auto physical damage	28460	Sentry Cas Co	Property and Casualty	WI	12,430	12,430	3,166	3,409	0.0%
2015	21.2. Commercial auto physical damage	24988	Sentry Ins A Mut Co	Property and Casualty	WI	364,967	335,695	390,836	340,008	0.2%
2015	21.2. Commercial auto physical damage	21180	Sentry Select Ins Co	Property and Casualty	WI	1,635,765	1,266,029	713,682	996,588	0.9%
2015	21.2. Commercial auto physical damage	38997	Sompo Japan Fire & Mar Ins Co Amer	Property and Casualty	NY	1,385	842	0	-1,237	0.0%
2015	21.2. Commercial auto physical damage	11126	Sompo Japan Ins Co of Amer	Property and Casualty	NY	179,299	168,790	119,695	151,068	0.1%
2015	21.2. Commercial auto physical damage	22888	Southern Fire & Cas Co	Property and Casualty	WI	0	0	0	9,172	0.0%
2015	21.2. Commercial auto physical damage	19178	Southern Guar Ins Co	Property and Casualty	WI	0	0	0	990	0.0%
2015	21.2. Commercial auto physical damage	19216	Southern Ins Co	Property and Casualty	TX	75	1,680	24,237	15,375	0.0%
2015	21.2. Commercial auto physical damage	26867	Southern Ins Co Of VA	Property and Casualty	VA	179,938	149,323	94,298	97,803	0.1%
2015	21.2. Commercial auto physical damage	26468	Southern Mut Church Ins Co	Property and Casualty	SC	114,311	110,917	23,162	23,712	0.1%
2015	21.2. Commercial auto physical damage	22861	Southern Pilot Ins Co	Property and Casualty	WI	508	3,416	178	3,608	0.0%
2015	21.2. Commercial auto physical damage	15709	Southern States Ins Exch	Reciprocal	VA	130,791	130,533	39,695	45,423	0.1%
2015	21.2. Commercial auto physical damage	20613	Sparta Ins Co	Property and Casualty	CT	-5,695	24,177	25,721	-95,907	0.0%
2015	21.2. Commercial auto physical damage	24767	St Paul Fire & Marine Ins Co	Property and Casualty	CT	6,492	8,141	0	-13,747	0.0%
2015	21.2. Commercial auto physical damage	24775	St Paul Guardian Ins Co	Property and Casualty	CT	0	0	-1,800	-12,405	0.0%
2015	21.2. Commercial auto physical damage	24791	St Paul Mercury Ins Co	Property and Casualty	CT	170	86	0	-1,014	0.0%
2015	21.2. Commercial auto physical damage	19224	St Paul Protective Ins Co	Property and Casualty	CT	0	0	0	-87	0.0%
2015	21.2. Commercial auto physical damage	30481	St Paul Surplus Lines Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	-400	0.0%
2015	21.2. Commercial auto physical damage	18023	Star Ins Co	Property and Casualty	MI	78,706	80,001	29,053	17,440	0.0%
2015	21.2. Commercial auto physical damage	40045	Starnet Ins Co	Property and Casualty	DE	1,246	1,578	0	-384	0.0%
2015	21.2. Commercial auto physical damage	38318	Starr Ind & Liab Co	Property and Casualty	TX	114,423	98,979	89,365	152,935	0.1%
2015	21.2. Commercial auto physical damage	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	900,875	892,308	532,912	553,620	0.5%
2015	21.2. Commercial auto physical damage	25135	State Automobile Mut Ins Co	Property and Casualty	OH	36,829	34,475	919	317	0.0%
2015	21.2. Commercial auto physical damage	25178	State Farm Mut Auto Ins Co	Property and Casualty	IL	4,189,830	4,075,094	1,811,482	1,854,904	2.4%
2015	21.2. Commercial auto physical damage	12831	State Natl Ins Co Inc	Property and Casualty	TX	212,385	99,587	25,298	27,756	0.1%
2015	21.2. Commercial auto physical damage	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	DE	123,121	86,998	49,250	79,025	0.1%
2015	21.2. Commercial auto physical damage	11828	Stonewood Ins Co	Property and Casualty	NC	0	-1,279	0	-55	0.0%
2015	21.2. Commercial auto physical damage	10340	Stonington Ins Co	Property and Casualty	PA	0	0	0	657	0.0%
2015	21.2. Commercial auto physical damage	40436	Stratford Ins Co	Property and Casualty	NH	16,439	83,943	2,704	-24,858	0.0%
2015	21.2. Commercial auto physical damage	12157	Sussex Ins Co	Property and Casualty	SC	-8,088	62,483	-6,318	10,681	0.0%
2015	21.2. Commercial auto physical damage	12866	T H E Ins Co	Property and Casualty	LA	59,486	57,008	30,866	31,879	0.0%
2015	21.2. Commercial auto physical damage	42376	Technology Ins Co Inc	Property and Casualty	NH	60,358	33,343	5,550	6,164	0.0%
2015	21.2. Commercial auto physical damage	23280	The Cincinnati Ind Co	Property and Casualty	OH	507,860	493,533	305,910	274,309	0.3%
2015	21.2. Commercial auto physical damage	41769	The Travelers Cas Co	Property and Casualty	CT	0	0	0	-19	0.0%
2015	21.2. Commercial auto physical damage	10945	Tokio Marine Amer Ins Co	Property and Casualty	NY	490,261	497,510	321,534	326,226	0.3%
2015	21.2. Commercial auto physical damage	23850	Tokio Marine Specialty Ins Co	Authorized Surplus Lines Writer	DE	220	9	0	-88	0.0%
2015	21.2. Commercial auto physical damage	41238	Trans Pacific Ins Co	Property and Casualty	NY	2,319	2,099	10,370	9,980	0.0%
2015	21.2. Commercial auto physical damage	28886	Transguard Ins Co Of Amer Inc	Property and Casualty	IL	139,021	124,320	59,047	90,609	0.1%



**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL AUTO PHYSICAL DAMAGE 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	21.2. Commercial auto physical damage	20494	Transportation Ins Co	Property and Casualty	IL	53,333	53,727	69,153	73,960	0.0%
2015	21.2. Commercial auto physical damage	19038	Travelers Cas & Surety Co	Property and Casualty	CT	0	0	0	-5	0.0%
2015	21.2. Commercial auto physical damage	19046	Travelers Cas Ins Co Of Amer	Property and Casualty	CT	805,327	843,942	515,864	487,338	0.5%
2015	21.2. Commercial auto physical damage	25658	Travelers Ind Co	Property and Casualty	CT	998,942	1,035,957	544,212	633,432	0.6%
2015	21.2. Commercial auto physical damage	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	956,449	913,408	888,258	840,058	0.5%
2015	21.2. Commercial auto physical damage	25682	Travelers Ind Co Of CT	Property and Casualty	CT	2,010,377	1,935,308	947,856	1,145,880	1.1%
2015	21.2. Commercial auto physical damage	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	2,814,354	2,726,851	1,392,998	1,689,559	1.6%
2015	21.2. Commercial auto physical damage	31003	Tri State Ins Co Of MN	Property and Casualty	IA	1,750	676	0	0	0.0%
2015	21.2. Commercial auto physical damage	41106	Triumphe Cas Co	Property and Casualty	OH	219,656	246,604	109,510	184,034	0.1%
2015	21.2. Commercial auto physical damage	27120	Trumbull Ins Co	Property and Casualty	CT	47,094	34,641	20,036	20,960	0.0%
2015	21.2. Commercial auto physical damage	29459	Twin City Fire Ins Co Co	Property and Casualty	IN	182,931	203,893	107,557	106,166	0.1%
2015	21.2. Commercial auto physical damage	25844	Union Ins Co	Property and Casualty	IA	1,304,188	1,405,354	838,773	826,765	0.7%
2015	21.2. Commercial auto physical damage	21423	Union Ins Co Of Providence	Property and Casualty	IA	37,440	34,342	28,459	30,005	0.0%
2015	21.2. Commercial auto physical damage	11770	United Financial Cas Co	Property and Casualty	OH	0	0	0	918	0.0%
2015	21.2. Commercial auto physical damage	13064	United Natl Ins Co	Property and Casualty	PA	0	0	-6	-92	0.0%
2015	21.2. Commercial auto physical damage	41335	United Natl Specialty Ins Co	Property and Casualty	WI	0	0	0	4	0.0%
2015	21.2. Commercial auto physical damage	12537	United Specialty Ins Co	Authorized Surplus Lines Writer	DE	20,601	19,950	-375	-3,876	0.0%
2015	21.2. Commercial auto physical damage	25887	United States Fidelity & Guar Co	Property and Casualty	CT	0	0	0	-4,516	0.0%
2015	21.2. Commercial auto physical damage	21113	United States Fire Ins Co	Property and Casualty	DE	266,581	248,690	10,081	-5,282	0.2%
2015	21.2. Commercial auto physical damage	32972	Universal Ins Co	Property and Casualty	NC	0	0	0	-91	0.0%
2015	21.2. Commercial auto physical damage	41181	Universal Underwriters Ins Co	Property and Casualty	IL	4,781,687	4,747,065	2,100,397	2,135,185	2.7%
2015	21.2. Commercial auto physical damage	29599	US Specialty Ins Co	Property and Casualty	TX	17,792	64,904	18,304	18,304	0.0%
2015	21.2. Commercial auto physical damage	25976	Utica Mut Ins Co	Property and Casualty	NY	213,473	214,620	54,891	61,227	0.1%
2015	21.2. Commercial auto physical damage	10687	Utica Natl Assur Co	Property and Casualty	NY	166,875	147,778	81,138	70,781	0.1%
2015	21.2. Commercial auto physical damage	20508	Valley Forge Ins Co	Property and Casualty	PA	56,174	57,796	40,112	40,706	0.0%
2015	21.2. Commercial auto physical damage	21172	Vanliner Ins Co	Property and Casualty	MO	210,272	205,637	83,368	129,082	0.1%
2015	21.2. Commercial auto physical damage	20397	Vigilant Ins Co	Property and Casualty	NY	0	0	0	-4	0.0%
2015	21.2. Commercial auto physical damage	26042	Wausau Underwriters Ins Co	Property and Casualty	WI	440	774	-3,293	-3,293	0.0%
2015	21.2. Commercial auto physical damage	25011	Wesco Ins Co	Property and Casualty	DE	1,505,577	1,243,550	999,665	1,232,615	0.9%
2015	21.2. Commercial auto physical damage	44393	West Amer Ins Co	Property and Casualty	IN	103,658	108,372	101,841	96,535	0.1%
2015	21.2. Commercial auto physical damage	37150	Western Heritage Ins Co	Authorized Surplus Lines Writer	AZ	207,370	223,192	149,048	145,022	0.1%
2015	21.2. Commercial auto physical damage	24112	Westfield Ins Co	Property and Casualty	OH	2,478,346	2,445,873	1,577,644	1,492,714	1.4%
2015	21.2. Commercial auto physical damage	24120	Westfield Natl Ins Co	Property and Casualty	OH	87,672	75,412	88,699	86,502	0.0%
2015	21.2. Commercial auto physical damage	39845	Westport Ins Corp	Property and Casualty	MO	0	0	0	-183	0.0%
2015	21.2. Commercial auto physical damage	11932	White Pine Ins Co	Property and Casualty	MI	65,550	50,844	69,486	74,755	0.0%
2015	21.2. Commercial auto physical damage	24554	XL Ins Amer Inc	Property and Casualty	DE	73,299	64,967	0	27,754	0.0%
2015	21.2. Commercial auto physical damage	37885	XL Specialty Ins Co	Property and Casualty	DE	20,718	12,382	5,263	2,358	0.0%
2015	21.2. Commercial auto physical damage	16535	Zurich Amer Ins Co	Property and Casualty	NY	1,898,991	1,770,372	1,328,760	1,317,647	1.1%
2015	21.2. Commercial auto physical damage	27855	Zurich Amer Ins Co Of IL	Property and Casualty	IL	151,922	140,815	60,915	59,998	0.1%
<b>2015</b>	<b>21.2. Commercial auto physical damage</b>		<b>TOTAL</b>			<b>176,542,836</b>	<b>170,736,766</b>	<b>102,240,556</b>	<b>106,240,976</b>	<b>100.0%</b>