

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2016

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	462,736,363	458,115,045	217,015,096	243,473,040	18.8%	18.8%
2	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	311,082,195	305,013,355	194,369,319	202,273,800	12.6%	31.4%
3	19240	Allstate Ind Co	Property and Casualty	IL	113,079,134	110,329,726	43,699,934	44,659,132	4.6%	36.0%
4	23787	Nationwide Mut Ins Co	Property and Casualty	OH	112,833,290	120,262,030	55,504,142	60,757,670	4.6%	40.6%
5	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	102,352,555	105,998,848	51,599,989	58,203,452	4.2%	44.8%
6	25941	United Serv Automobile Assn	Reciprocal	TX	95,855,866	93,919,720	61,409,231	63,330,968	3.9%	48.7%
7	26271	Erie Ins Exch	Reciprocal	PA	95,277,094	101,959,370	48,471,574	48,871,896	3.9%	52.5%
8	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	69,393,642	67,615,614	33,692,785	39,119,594	2.8%	55.4%
9	23760	Nationwide Gen Ins Co	Property and Casualty	OH	58,932,958	50,460,026	23,285,423	28,011,768	2.4%	57.7%
10	19232	Allstate Ins Co	Property and Casualty	IL	58,265,363	59,078,595	30,604,836	30,586,983	2.4%	60.1%
11	25968	USAA Cas Ins Co	Property and Casualty	TX	56,150,535	54,309,002	36,258,904	36,946,618	2.3%	62.4%
12	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	50,387,493	50,565,823	26,043,538	27,008,428	2.0%	64.4%
13	26263	Erie Ins Co	Property and Casualty	PA	42,881,384	34,889,799	18,521,262	21,778,538	1.7%	66.2%
14	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	40,524,418	39,998,379	26,232,544	27,730,107	1.6%	67.8%
15	18988	Auto Owners Ins Co	Property and Casualty	MI	34,716,395	34,823,111	15,519,139	14,943,070	1.4%	69.2%
16	17221	Homesite Ins Co	Property and Casualty	WI	33,882,429	28,009,203	12,886,051	14,921,090	1.4%	70.6%
17	32700	Owners Ins Co	Property and Casualty	OH	33,719,893	32,570,719	11,577,349	13,602,501	1.4%	72.0%
18	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	33,109,226	31,227,959	22,741,112	26,104,059	1.3%	73.3%
19	10969	United Prop & Cas Ins Co	Property and Casualty	FL	32,226,396	31,018,312	17,144,988	19,890,371	1.3%	74.6%
20	10677	Cincinnati Ins Co	Property and Casualty	OH	31,624,303	30,157,856	16,013,215	17,767,999	1.3%	75.9%
21	19976	Amica Mut Ins Co	Property and Casualty	RI	31,478,350	30,052,919	22,480,191	23,792,792	1.3%	77.2%
22	10861	Universal Prop & Cas Ins	Property and Casualty	FL	29,716,825	27,143,115	12,648,065	11,814,887	1.2%	78.4%
23	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	26,528,689	26,649,834	13,608,770	14,265,124	1.1%	79.5%
24	24740	Safeco Ins Co Of Amer	Property and Casualty	NH	23,642,847	25,115,568	11,557,395	12,647,079	1.0%	80.5%
25	18600	USAA Gen Ind Co	Property and Casualty	TX	23,308,498	21,116,740	17,146,701	16,297,655	0.9%	81.4%
		<i>ALL OTHERS</i>			<i>457,847,652</i>	<i>448,940,516</i>	<i>237,539,194</i>	<i>260,639,545</i>	<i>18.6%</i>	<i>100.0%</i>
		TOTAL			2,461,553,793	2,419,341,184	1,277,570,747	1,379,438,166	100.0%	

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FOR THE YEAR ENDED DECEMBER 31, 2016

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 %
2016	04. Homeowners multiple peril	22667	Ace Amer Ins Co	Property and Casualty	PA	-721,499	0	0	823	0.0%
2016	04. Homeowners multiple peril	20702	Ace Fire Underwriters Ins Co	Property and Casualty	PA	0	0	0	305	0.0%
2016	04. Homeowners multiple peril	33898	Aegis Security Ins Co	Property and Casualty	PA	354,493	282,060	105,662	97,662	0.0%
2016	04. Homeowners multiple peril	10014	Affiliated Fm Ins Co	Property and Casualty	RI	2,007	1,752	0	0	0.0%
2016	04. Homeowners multiple peril	19402	AIG Prop Cas Co	Property and Casualty	PA	7,114,626	7,052,274	3,751,325	11,841,346	0.3%
2016	04. Homeowners multiple peril	26883	AIG Specialty Ins Co	Authorized Surplus Lines Writer	IL	29,317	31,183	68,448	66,535	0.0%
2016	04. Homeowners multiple peril	13190	Alamance Farmers Mut Ins Co	Property and Casualty	NC	2,058,806	1,871,348	575,755	619,689	0.1%
2016	04. Homeowners multiple peril	18791	Alfa Alliance Ins Corp	Property and Casualty	VA	0	0	-333	-9,033	0.0%
2016	04. Homeowners multiple peril	19240	Allstate Ind Co	Property and Casualty	IL	113,079,134	110,329,726	43,699,934	44,659,132	4.6%
2016	04. Homeowners multiple peril	19232	Allstate Ins Co	Property and Casualty	IL	58,265,363	59,078,595	30,604,836	30,586,983	2.4%
2016	04. Homeowners multiple peril	19100	Amco Ins Co	Property and Casualty	IA	5,760,209	5,436,846	2,159,368	2,682,175	0.2%
2016	04. Homeowners multiple peril	21849	American Automobile Ins Co	Property and Casualty	MO	-331,941	4,612,117	2,610,568	-472,879	0.0%
2016	04. Homeowners multiple peril	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	33,109,226	31,227,959	22,741,112	26,104,059	1.3%
2016	04. Homeowners multiple peril	23450	American Family Home Ins Co	Property and Casualty	FL	17,592,686	17,525,669	15,572,684	17,002,238	0.7%
2016	04. Homeowners multiple peril	24066	American Fire & Cas Co	Property and Casualty	NH	0	0	0	-429	0.0%
2016	04. Homeowners multiple peril	19380	American Home Assur Co	Property and Casualty	NY	0	0	-945	-1,752	0.0%
2016	04. Homeowners multiple peril	21857	American Ins Co	Property and Casualty	OH	0	0	0	242,071	0.0%
2016	04. Homeowners multiple peril	23469	American Modern Home Ins Co	Property and Casualty	OH	11,602,119	11,183,646	10,133,566	12,019,415	0.5%
2016	04. Homeowners multiple peril	38652	American Modern Select Ins Co	Property and Casualty	OH	-114,069	-114,069	0	0	0.0%
2016	04. Homeowners multiple peril	19615	American Reliable Ins Co	Property and Casualty	AZ	11,163,736	12,683,674	11,204,119	4,790,302	0.5%
2016	04. Homeowners multiple peril	10872	American Strategic Ins Corp	Property and Casualty	FL	19,786,049	21,111,609	10,630,217	9,334,086	0.8%
2016	04. Homeowners multiple peril	35912	American Western Home Ins Co	Authorized Surplus Lines Writer	OK	-8,393	56,110	14,000	-6,492	0.0%
2016	04. Homeowners multiple peril	19976	Amica Mut Ins Co	Property and Casualty	RI	31,478,350	30,052,919	22,480,191	23,792,792	1.3%
2016	04. Homeowners multiple peril	41459	Armed Forces Ins Exch	Reciprocal	KS	2,651,056	2,491,692	1,900,541	2,322,753	0.1%
2016	04. Homeowners multiple peril	43460	Aspen Amer Ins Co	Property and Casualty	TX	0	0	0	-1,416	0.0%
2016	04. Homeowners multiple peril	10717	Aspen Specialty Ins Co	Authorized Surplus Lines Writer	ND	2,584	2,843	0	-19,148	0.0%
2016	04. Homeowners multiple peril	21865	Associated Ind Corp	Property and Casualty	CA	0	327	0	8,511	0.0%
2016	04. Homeowners multiple peril	18988	Auto Owners Ins Co	Property and Casualty	MI	34,716,395	34,823,111	15,519,139	14,943,070	1.4%
2016	04. Homeowners multiple peril	19062	Automobile Ins Co Of Hartford CT	Property and Casualty	CT	13,143,226	13,342,942	5,357,668	4,381,943	0.5%
2016	04. Homeowners multiple peril	26620	AXIS Surplus Ins Co	Authorized Surplus Lines Writer	IL	170,250	191,036	67,052	153,141	0.0%
2016	04. Homeowners multiple peril	24813	Balboa Ins Co	Property and Casualty	CA	0	0	0	-4,017	0.0%
2016	04. Homeowners multiple peril	18279	Bankers Standard Ins Co	Property and Casualty	PA	12,148,971	7,795,460	3,272,136	6,827,723	0.5%
2016	04. Homeowners multiple peril	12961	Canopus US Ins	Authorized Surplus Lines Writer	DE	287,911	241,125	111,551	68,597	0.0%
2016	04. Homeowners multiple peril	10720	Carolina Farmers Mut Ins Co	Property and Casualty	NC	2,673,104	2,699,969	2,355,200	1,686,348	0.1%
2016	04. Homeowners multiple peril	20230	Central Mut Ins Co	Property and Casualty	OH	22,547,260	22,074,729	12,580,629	12,422,561	0.9%
2016	04. Homeowners multiple peril	13725	Century Mut Ins Co	Property and Casualty	NC	2,402,206	2,288,361	787,997	817,004	0.1%
2016	04. Homeowners multiple peril	26905	Century Natl Ins Co	Property and Casualty	CA	90,912	40,595	73,553	95,723	0.0%
2016	04. Homeowners multiple peril	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	1,685,329	1,796,634	754,547	780,293	0.1%
2016	04. Homeowners multiple peril	22810	Chicago Ins Co	Property and Casualty	IL	0	0	0	9	0.0%
2016	04. Homeowners multiple peril	38989	Chubb Custom Ins Co	Authorized Surplus Lines Writer	NJ	0	55,549	0	674	0.0%
2016	04. Homeowners multiple peril	10052	Chubb Natl Ins Co	Property and Casualty	IN	-146	-68	0	-2	0.0%
2016	04. Homeowners multiple peril	10677	Cincinnati Ins Co	Property and Casualty	OH	31,624,303	30,157,856	16,013,215	17,767,999	1.3%
2016	04. Homeowners multiple peril	20443	Continental Cas Co	Property and Casualty	IL	0	0	0	1	0.0%
2016	04. Homeowners multiple peril	35289	Continental Ins Co	Property and Casualty	PA	0	0	0	3	0.0%
2016	04. Homeowners multiple peril	42587	Depositors Ins Co	Property and Casualty	IA	0	1	0	0	0.0%
2016	04. Homeowners multiple peril	40649	Economy Premier Assur Co	Property and Casualty	IL	3,132,298	3,284,932	2,479,656	3,161,168	0.1%

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2016	04. Homeowners multiple peril	21261	Electric Ins Co	Property and Casualty	MA	1,941,520	1,989,657	880,406	845,195	0.1%
2016	04. Homeowners multiple peril	21326	Empire Fire & Marine Ins Co	Property and Casualty	NE	0	0	0	-9	0.0%
2016	04. Homeowners multiple peril	15130	Encompass Ind Co	Property and Casualty	IL	1,005,286	3,232,617	1,893,957	1,965,211	0.0%
2016	04. Homeowners multiple peril	26263	Erie Ins Co	Property and Casualty	PA	42,881,384	34,889,799	18,521,262	21,778,538	1.7%
2016	04. Homeowners multiple peril	26271	Erie Ins Exch	Reciprocal	PA	95,277,094	101,959,370	48,471,574	48,871,896	3.9%
2016	04. Homeowners multiple peril	25712	Esurance Ins Co	Property and Casualty	WI	312,087	80,836	28,447	51,048	0.0%
2016	04. Homeowners multiple peril	35378	Evanston Ins Co	Authorized Surplus Lines Writer	IL	480,279	579,174	359,019	440,185	0.0%
2016	04. Homeowners multiple peril	21652	Farmers Ins Exch	Reciprocal	CA	0	0	0	-13	0.0%
2016	04. Homeowners multiple peril	13838	Farmland Mut Ins Co	Property and Casualty	IA	0	0	0	-1	0.0%
2016	04. Homeowners multiple peril	20281	Federal Ins Co	Property and Casualty	IN	5,442,133	5,362,721	850,758	372,875	0.2%
2016	04. Homeowners multiple peril	39306	Fidelity & Deposit Co Of MD	Property and Casualty	MD	-4,124	-4,124	69,061	709,247	0.0%
2016	04. Homeowners multiple peril	21873	Firemans Fund Ins Co	Property and Casualty	CA	-36,335	595,856	518,548	917,922	0.0%
2016	04. Homeowners multiple peril	39640	Firemans Fund Ins Co Of OH	Authorized Surplus Lines Writer	OH	0	0	0	-16,315	0.0%
2016	04. Homeowners multiple peril	37710	First Amer Prop & Cas Ins Co	Property and Casualty	CA	1,262,934	1,394,481	449,030	359,105	0.1%
2016	04. Homeowners multiple peril	13990	First Community Ins Co	Property and Casualty	FL	5,780,453	5,842,876	2,423,894	2,688,341	0.2%
2016	04. Homeowners multiple peril	43877	First Mut Ins Co	Property and Casualty	NC	2,642,928	2,655,427	734,659	994,438	0.1%
2016	04. Homeowners multiple peril	10897	First Protective Ins Co	Property and Casualty	FL	13,622,459	12,369,045	3,652,738	3,831,238	0.6%
2016	04. Homeowners multiple peril	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	50,387,493	50,565,823	26,043,538	27,008,428	2.0%
2016	04. Homeowners multiple peril	11800	Foremost Prop & Cas Ins Co	Property and Casualty	MI	2,929,812	2,864,098	1,753,772	1,792,084	0.1%
2016	04. Homeowners multiple peril	41513	Foremost Signature Ins Co	Property and Casualty	MI	0	0	0	-16,113	0.0%
2016	04. Homeowners multiple peril	21253	Garrison Prop & Cas Ins Co	Property and Casualty	TX	11,829,864	10,700,066	6,478,627	6,690,089	0.5%
2016	04. Homeowners multiple peril	10182	Geovera Specialty Ins Co	Authorized Surplus Lines Writer	DE	2,719,890	2,371,108	896,199	1,116,066	0.1%
2016	04. Homeowners multiple peril	22098	Grain Dealers Mut Ins Co	Property and Casualty	IN	876,032	907,424	438,549	429,585	0.0%
2016	04. Homeowners multiple peril	25984	Graphic Arts Mut Ins Co	Property and Casualty	NY	368,548	392,195	204,476	211,168	0.0%
2016	04. Homeowners multiple peril	20303	Great Northern Ins Co	Property and Casualty	IN	0	0	1,010	1,021	0.0%
2016	04. Homeowners multiple peril	22322	Greenwich Ins Co	Property and Casualty	DE	0	0	0	684	0.0%
2016	04. Homeowners multiple peril	44377	Halifax Mut Ins Co	Property and Casualty	NC	3,758,655	3,744,102	1,334,651	1,672,634	0.2%
2016	04. Homeowners multiple peril	36064	Hanover Amer Ins Co	Property and Casualty	NH	393,787	399,133	97,406	103,450	0.0%
2016	04. Homeowners multiple peril	22292	Hanover Ins Co	Property and Casualty	NH	542,013	570,700	143,223	142,924	0.0%
2016	04. Homeowners multiple peril	35696	Harleysville Preferred Ins Co	Property and Casualty	PA	2,385,591	2,645,496	1,690,628	2,369,213	0.1%
2016	04. Homeowners multiple peril	22357	Hartford Accident & Ind Co	Property and Casualty	CT	3,080,511	3,507,698	1,328,093	3,649,058	0.1%
2016	04. Homeowners multiple peril	29424	Hartford Cas Ins Co	Property and Casualty	IN	844,622	961,819	499,567	224,032	0.0%
2016	04. Homeowners multiple peril	19682	Hartford Fire In Co	Property and Casualty	CT	0	0	0	14	0.0%
2016	04. Homeowners multiple peril	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	4,659,521	5,019,829	1,663,157	1,950,489	0.2%
2016	04. Homeowners multiple peril	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	9,871,105	10,079,113	5,122,344	6,142,317	0.4%
2016	04. Homeowners multiple peril	14407	Heritage Prop & Cas Ins Co	Property and Casualty	FL	8,761,786	3,436,734	1,014,983	1,467,488	0.4%
2016	04. Homeowners multiple peril	17221	Homesite Ins Co	Property and Casualty	WI	33,882,429	28,009,203	12,886,051	14,921,090	1.4%
2016	04. Homeowners multiple peril	22578	Horace Mann Ins Co	Property and Casualty	IL	2,144,113	2,194,838	1,406,890	1,130,790	0.1%
2016	04. Homeowners multiple peril	22756	Horace Mann Prop & Cas Ins Co	Property and Casualty	IL	6,368,947	6,149,805	3,561,797	3,407,330	0.3%
2016	04. Homeowners multiple peril	29068	IDS Prop Cas Ins Co	Property and Casualty	WI	9,406,532	9,395,662	8,238,339	10,254,077	0.4%
2016	04. Homeowners multiple peril	27960	Illinois Union Ins Co	Authorized Surplus Lines Writer	IL	225,739	171,179	12,229	33,598	0.0%
2016	04. Homeowners multiple peril	43575	Indemnity Ins Co Of North Amer	Property and Casualty	PA	0	0	0	302	0.0%
2016	04. Homeowners multiple peril	22713	Insurance Co of N Amer	Property and Casualty	PA	0	0	0	23	0.0%
2016	04. Homeowners multiple peril	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	-999	61,566	0	-8,266	0.0%
2016	04. Homeowners multiple peril	25445	Ironshore Specialty Ins Co	Authorized Surplus Lines Writer	AZ	5,222	1,073	0	84	0.0%
2016	04. Homeowners multiple peril	38920	Kinsale Ins Co	Authorized Surplus Lines Writer	AR	0	0	0	-39	0.0%

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2016	04. Homeowners multiple peril	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	5,119,905	5,214,688	1,565,404	1,246,953	0.2%
2016	04. Homeowners multiple peril	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	69,393,642	67,615,614	33,692,785	39,119,594	2.8%
2016	04. Homeowners multiple peril	23043	Liberty Mut Ins Co	Property and Casualty	MA	0	0	0	6,306	0.0%
2016	04. Homeowners multiple peril	13207	Lighthouse Prop Ins Corp	Property and Casualty	LA	4,633,992	2,479,144	347,813	575,513	0.2%
2016	04. Homeowners multiple peril	14400	Lititz Mut Ins Co	Property and Casualty	PA	14,298,613	14,201,522	8,441,150	8,224,067	0.6%
2016	04. Homeowners multiple peril	33600	LM Ins Corp	Property and Casualty	IL	0	0	1,023	1,023	0.0%
2016	04. Homeowners multiple peril	28932	Markel Amer Ins Co	Property and Casualty	VA	375,548	375,548	97,149	91,556	0.0%
2016	04. Homeowners multiple peril	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	577,734	592,567	359,555	782,608	0.0%
2016	04. Homeowners multiple peril	31968	Merastar Ins Co	Property and Casualty	IL	63,308	83,049	41,304	59,606	0.0%
2016	04. Homeowners multiple peril	25321	Metropolitan Drt Prop & Cas Ins Co	Property and Casualty	RI	130,608	141,134	140,749	145,325	0.0%
2016	04. Homeowners multiple peril	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	40,524,418	39,998,379	26,232,544	27,730,107	1.6%
2016	04. Homeowners multiple peril	26522	Mount Vernon Fire Ins Co	Authorized Surplus Lines Writer	PA	40,764	16,468	0	9,431	0.0%
2016	04. Homeowners multiple peril	21881	National Surety Corp	Property and Casualty	IL	-17,978	223,862	158,381	201,676	0.0%
2016	04. Homeowners multiple peril	23760	Nationwide Gen Ins Co	Property and Casualty	OH	58,932,958	50,460,026	23,285,423	28,011,768	2.4%
2016	04. Homeowners multiple peril	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	102,352,555	105,998,848	51,599,989	58,203,452	4.2%
2016	04. Homeowners multiple peril	23787	Nationwide Mut Ins Co	Property and Casualty	OH	112,833,290	120,262,030	55,504,142	60,757,670	4.6%
2016	04. Homeowners multiple peril	14788	NGM Ins Co	Property and Casualty	FL	3,738,855	3,614,285	1,469,181	1,315,177	0.2%
2016	04. Homeowners multiple peril	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	311,082,195	305,013,355	194,369,319	202,273,800	12.6%
2016	04. Homeowners multiple peril	16683	North Carolina Grange Mut Ins Co	Property and Casualty	NC	15,949,164	15,472,450	10,414,423	13,611,977	0.6%
2016	04. Homeowners multiple peril	13167	North Light Specialty Ins Co	Authorized Surplus Lines Writer	IL	166,083	199,315	7,231	9,384	0.0%
2016	04. Homeowners multiple peril	24074	Ohio Cas Ins Co	Property and Casualty	NH	0	0	3,705	-11,184	0.0%
2016	04. Homeowners multiple peril	32700	Owners Ins Co	Property and Casualty	OH	33,719,893	32,570,719	11,577,349	13,602,501	1.4%
2016	04. Homeowners multiple peril	22748	Pacific Employers Ins Co	Property and Casualty	PA	0	0	0	91	0.0%
2016	04. Homeowners multiple peril	20346	Pacific Ind Co	Property and Casualty	WI	2,619,113	2,497,519	860,882	803,700	0.1%
2016	04. Homeowners multiple peril	24198	Peerless Ins Co	Property and Casualty	NH	-19	-19	373,208	164,120	0.0%
2016	04. Homeowners multiple peril	10673	Penn Star Ins Co	Authorized Surplus Lines Writer	PA	276,564	352,854	22,859	60,261	0.0%
2016	04. Homeowners multiple peril	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	26,528,689	26,649,834	13,608,770	14,265,124	1.1%
2016	04. Homeowners multiple peril	13714	Pharmacists Mut Ins Co	Property and Casualty	IA	133,278	120,674	79,278	100,390	0.0%
2016	04. Homeowners multiple peril	25623	Phoenix Ins Co	Property and Casualty	CT	20,612,338	20,342,426	8,991,687	10,256,105	0.8%
2016	04. Homeowners multiple peril	17335	Piedmont Mut Ins Co	Property and Casualty	NC	1,478,063	1,485,889	408,340	335,528	0.1%
2016	04. Homeowners multiple peril	37257	Praetorian Ins Co	Property and Casualty	PA	10,045,614	9,733,786	4,048,007	4,957,942	0.4%
2016	04. Homeowners multiple peril	12873	Privilege Underwriters Recp Exch	Reciprocal	FL	12,066,623	10,885,124	3,588,756	4,111,467	0.5%
2016	04. Homeowners multiple peril	38628	Progressive Northern Ins Co	Property and Casualty	WI	24,759	29,991	7,555	7,820	0.0%
2016	04. Homeowners multiple peril	38784	Progressive Southeastern Ins Co	Property and Casualty	IN	49,241	11,231	2,729	3,098	0.0%
2016	04. Homeowners multiple peril	39217	QBE Ins Corp	Property and Casualty	PA	2,744,371	2,365,094	1,608,670	2,511,815	0.1%
2016	04. Homeowners multiple peril	11515	QBE Specialty Ins Co	Authorized Surplus Lines Writer	ND	514,195	517,949	12,728	2,921	0.0%
2016	04. Homeowners multiple peril	12475	Republic Franklin Ins Co	Property and Casualty	OH	5,226,530	5,585,306	2,540,649	2,941,760	0.2%
2016	04. Homeowners multiple peril	13056	RLI Ins Co	Property and Casualty	IL	842,044	402,676	21,537	61,540	0.0%
2016	04. Homeowners multiple peril	42595	Rockingham Cas Co	Authorized Surplus Lines Writer	VA	0	3,403	0	0	0.0%
2016	04. Homeowners multiple peril	24740	Safeco Ins Co Of Amer	Property and Casualty	NH	23,642,847	25,115,568	11,557,395	12,647,079	1.0%
2016	04. Homeowners multiple peril	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	1,781,829	2,028,846	1,275,906	1,387,258	0.1%
2016	04. Homeowners multiple peril	11000	Sentinel Ins Co Ltd	Property and Casualty	CT	-2,192	-2,192	0	-1	0.0%
2016	04. Homeowners multiple peril	24988	Sentry Ins A Mut Co	Property and Casualty	WI	0	0	0	-20	0.0%
2016	04. Homeowners multiple peril	38776	Sirius Amer Ins Co	Property and Casualty	NY	81,273	34,984	5,818	16,981	0.0%
2016	04. Homeowners multiple peril	22888	Southern Fire & Cas Co	Property and Casualty	WI	395,806	404,020	731,087	873,497	0.0%
2016	04. Homeowners multiple peril	19178	Southern Guar Ins Co	Property and Casualty	WI	0	0	0	44	0.0%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2016

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 %
2016	04. Homeowners multiple peril	22861	Southern Pilot Ins Co	Property and Casualty	WI	4,894,448	4,972,498	4,400,816	4,302,332	0.2%
2016	04. Homeowners multiple peril	24376	Spinnaker Ins Co	Property and Casualty	IL	342,861	79,878	5,514	22,505	0.0%
2016	04. Homeowners multiple peril	19070	Standard Fire Ins Co	Property and Casualty	CT	20,344,739	19,643,240	6,453,108	7,357,440	0.8%
2016	04. Homeowners multiple peril	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	5,630,941	5,807,378	2,434,994	2,555,203	0.2%
2016	04. Homeowners multiple peril	25135	State Automobile Mut Ins Co	Property and Casualty	OH	9,078,864	8,633,461	3,416,524	3,833,197	0.4%
2016	04. Homeowners multiple peril	25143	State Farm Fire & Cas Co	Property and Casualty	IL	462,736,363	458,115,045	217,015,096	243,473,040	18.8%
2016	04. Homeowners multiple peril	25151	State Farm Gen Ins Co	Property and Casualty	IL	0	0	-30	-30	0.0%
2016	04. Homeowners multiple peril	16578	Stillwater Prop & Cas Ins Co	Property and Casualty	NY	4,485,395	2,856,392	1,141,837	1,182,300	0.2%
2016	04. Homeowners multiple peril	22683	Teachers Ins Co	Property and Casualty	IL	6,404,590	6,679,337	4,237,975	4,027,115	0.3%
2016	04. Homeowners multiple peril	12617	The Members Ins Co	Property and Casualty	NC	6,457,116	5,726,641	2,585,859	2,503,173	0.3%
2016	04. Homeowners multiple peril	19038	Travelers Cas & Surety Co	Property and Casualty	CT	904,734	957,488	563,907	710,241	0.0%
2016	04. Homeowners multiple peril	25658	Travelers Ind Co	Property and Casualty	CT	499,810	533,978	370,765	393,553	0.0%
2016	04. Homeowners multiple peril	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	2,618,577	2,621,799	936,127	973,526	0.1%
2016	04. Homeowners multiple peril	36145	Travelers Personal Security Ins Co	Property and Casualty	CT	2,880,548	2,842,450	1,101,085	1,206,185	0.1%
2016	04. Homeowners multiple peril	27120	Trumbull Ins Co	Property and Casualty	CT	-69	-52	0	0	0.0%
2016	04. Homeowners multiple peril	29459	Twin City Fire Ins Co Co	Property and Casualty	IN	448,598	524,180	266,341	427,129	0.0%
2016	04. Homeowners multiple peril	10969	United Prop & Cas Ins Co	Property and Casualty	FL	32,226,396	31,018,312	17,144,988	19,890,371	1.3%
2016	04. Homeowners multiple peril	25941	United Serv Automobile Assn	Reciprocal	TX	95,855,866	93,919,720	61,409,231	63,330,968	3.9%
2016	04. Homeowners multiple peril	16063	Unitrin Auto & Home Ins Co	Property and Casualty	NY	13,124,256	14,005,032	7,048,157	6,637,763	0.5%
2016	04. Homeowners multiple peril	40703	Unitrin Safeguard Ins Co	Property and Casualty	WI	13,610,418	13,376,246	7,605,582	8,323,654	0.6%
2016	04. Homeowners multiple peril	10759	Universal N Amer Ins Co	Property and Casualty	TX	12,843,782	12,464,723	7,721,696	8,127,806	0.5%
2016	04. Homeowners multiple peril	10861	Universal Prop & Cas Ins	Property and Casualty	FL	29,716,825	27,143,115	12,648,065	11,814,887	1.2%
2016	04. Homeowners multiple peril	25968	USAA Cas Ins Co	Property and Casualty	TX	56,150,535	54,309,002	36,258,904	36,946,618	2.3%
2016	04. Homeowners multiple peril	18600	USAA Gen Ind Co	Property and Casualty	TX	23,308,498	21,116,740	17,146,701	16,297,655	0.9%
2016	04. Homeowners multiple peril	25976	Utica Mut Ins Co	Property and Casualty	NY	149,162	155,319	140,605	134,737	0.0%
2016	04. Homeowners multiple peril	20508	Valley Forge Ins Co	Property and Casualty	PA	0	0	0	463	0.0%
2016	04. Homeowners multiple peril	20397	Vigilant Ins Co	Property and Casualty	NY	7,817,953	7,298,766	4,049,618	4,830,609	0.3%
2016	04. Homeowners multiple peril	40428	Voyager Ind Ins Co	Authorized Surplus Lines Writer	GA	-5,854	215,354	0	-29,447	0.0%
2016	04. Homeowners multiple peril	44393	West Amer Ins Co	Property and Casualty	IN	0	0	1,850	-449	0.0%
2016	04. Homeowners multiple peril	26166	Windsor Mount Joy Mut Ins Co	Property and Casualty	PA	2,506,739	2,420,265	1,118,679	1,424,305	0.1%
2016	04. Homeowners multiple peril		TOTAL			2,461,553,793	2,419,341,184	1,277,570,747	1,379,438,166	100.0%